DOCUMENT RESUME

ED 289 369 FL 017 083

TITLE A Guide to Resettlement in the United States.
INSTITUTION Center for Applied Linguistics, Washington, D.C.
SPONS AGENCY Department of State, Washington, DC. Bureau of Refugee Programs.
PUB DATE [87]
NOTE 137p.; For related documents, see FL 017 084-086.
PUB TYPE Reference Materials - General (130) -- Guides - General (050)

EDRS PRICE MF01/PC06 Plus Postage.
DESCRIPTORS Acculturation; *Adjustment (to Environment); Compensation (Remuneration); Cultural Context; *Daily Living Skills; *Employment; Interpersonal Communication; *Land Settlement; Occupational Mobility; Public Education; *Refugees; *Social Services; Social Values; Sociocultural Patterns; Voluntary Agencies

ABSTRACT

The resettlement guide describes the initial stage of resettlement and the processes that refugees undergo as new arrivals. The information is intended to prepare refugees for the first few weeks in an American community and to explain fundamental aspects of American life. An initial chapter outlines issues and procedures in pre-arrival arrangements, resettlement, and legal status and explains some common refugee misconceptions about their reception and status in the United States. Subsequent chapters describe aspects of employment in the United States (employment and benefit types, pay, getting a job, and job mobility), income and expenditures (budgeting, shopping, and banking services), education systems for children and adults, the American social, political, and religious system (including social services, the health care system, government and law, religion in American life, and church sponsorship), and daily living (personal communication, papers to carry, cars, alcohol, privacy, punctuality, personal habits, social conventions, money matters, and weights and measures). Notes on American holidays and special days and a list of voluntary agencies are contained in final chapters. The guide is also available in Hungarian, Romanian, Polish, and Czech. (MSE)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED289369

A GUIDE TO RESETTLEMENT
IN THE
UNITED STATES

FL017083

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

G. R. Tucker

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☒ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

- Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

BEST COPY AVAILABLE

This GUIDE TO RESETTLEMENT IN THE UNITED STATES is a revision of four monographs prepared by the Center for Applied Linguistics in 1982 under a grant from the U.S. Department of State. It is the result of a collaborative effort among representatives of the U.S. Voluntary Resettlement Agencies, the Center for Applied Linguistics, the U.S. Bureau of Refugee Programs, and the Intergovernmental Committee for Migration.

Though the contents of this guide were developed under an agreement with the Bureau for Refugee Programs of the U.S. Department of State, the contents do not necessarily reflect the policy of that Agency and you should not assume endorsement by the Federal Government.

The Department does reserve a royalty-free, non-exclusive and irrevocable right to reproduce, publish or otherwise use, and to authorize others to use, this guide for government purposes.

TABLE OF CONTENTS

PREFACE

Chapter I THE RESETTLEMENT PROCESS....1
- A. Introduction....1
  - 1. Pre-Arrival....3
    - a. Admission: Who is a Refugee?....3
    - b. Statement of Understanding....4
    - c. Travel Cost....6
    - d. Excess Baggage and US Customs....6
  - 2. Resettlement....7
    - a. What Is Expected....7
    - b. The Resettlement Grant....8
    - c. Sponsors: What Is A Sponsor?....9
    - d. Upon Arrival....10
  - 3. Legal Status....12
    - a. Refugee Status....12
    - b. Visas-93....14
    - c. Permanent Resident Status....15
    - d. Citizenship Status....17
  - 4. Some Common Misconceptions....18
  - 5. Cultural Adjustment....22
- B. Conclusion....23

Chapter II. EMPLOYMENT IN THE UNITED STATES....25
- A. Introduction....25
  - 1. Types of Employment....27
    - a. Unskilled Jobs....27
    - b. Skilled Jobs....29
    - c. Professional Jobs....30
  - 2. Types of Benefits....31
    - a. Social Security....31
    - b. Unemployment Compensation....32
    - c. Workers Compensation....33
    - d. Life Insurance....33
    - e. Health or Medical Insurance....34
    - f. Retirement Plans....34
    - g. Sick Leave....34
    - h. Vacation Time....35
  - 3. Pay and Deductions....35
    - a. Pay....35
    - b. Deductions....36
  - 4. Getting a Job....40
    - a. Sources of Job-Related Information....42
    - b. Job-Searching....43
    - c. Curriculum Vitae or Resume....45
  - 5. Job Changes - Mobility or Advancement....50
    - a. On the Job....50
    - b. Advancement in Employment....51
    - c. Changing Jobs....52
- B. Conclusion....53

Chapter III INCOME AND EXPENDITURES 55
- A. Introduction 55
  - 1. Budgeting Your Income 55
    - a. Fixed Expenses 56
    - b. Variable Expenses 59
  - 2. Shopping 59
    - a. Sources for Shopping Information 60
    - b. Shopping Inexpensively 61
    - c. Where to Shop 62
    - d. Paying for Merchandise 63
    - e. Sales Tax and Sales Receipts 64
    - f. Warranties 64
    - g. Returning Merchandise 65
    - h. Using Credit 65
  - 3. Banking Services 67
    - a. Checking Accounts 68
    - b. Savings Accounts 71
    - c. Loans 72
    - d. Safety Deposit Boxes 72
- B. Conclusion 73

Chapter IV. EDUCATION IN THE UNITED STATES 74
- A. Introduction 74
  - 1. Education for Children 76
    - a. Kinds of School 76
    - b. Things to Know About School 78
    - c. Common Problems 82
    - d. Working While Attending School 84
    - e. Parental Responsibility 84
    - f. Beyond High School 86
  - 2. Education for Adults 87
    - a. English As A Second Language 89
    - b. Adult Basic Education 91
    - c. Vocational and Technical Schools 91
    - d. Colleges and Universities 92
    - e. Military Services 94
- B. Conclusion 95

Chapter V. US SOCIAL, POLITICAL AND RELIGIOUS SYSTEM 97
- A. Introduction 97
  - 1. Social Services 98
    - a. Income Maintenance Programs 99
    - b. Other Programs 101
  - 2. American Health Care System 102
    - a. Public Health 102
    - b. Private Doctors 103
    - c. Clinics 104
    - d. Hospitals 105
    - e. Emergency Medical Services 106
    - f. Dentists 108
    - g. Payment for Medical and Dental Services 108
  - 3. US Government and Law 110
    - a. Political Structure of the USA 111
    - b. Political Parties and Elections 112

c. Freedom Under Law........................113
d. Law in the USA...........................113
e. Legal Assistance.........................114
f. Law Enforcement and Public Safety........115
4. Religion in America..........................115
a. Religion in American Life................117
b. Church Role in Sponsorship...............119
B. Conclusion.......................................120

Chapter VI. HINTS FOR EVERYDAY..................................121
A. Asking for Directions or Help............121
B. Papers to Carry..........................121
C. The Car..................................121
D. Telephone Number Information.............122
E. Alcohol..................................122
F. Informality..............................122
G. Privacy..................................123
H. Punctuality..............................123
I. Smoking..................................124
J. Personal Hygiene.........................124
K. Tipping..................................124
L. Writing Numbers..........................125
M. Money Matters............................125
N. Weights and Measures.....................126

Chapter VII. AMERICAN HOLIDAYS AND SPECIAL DAYS..............128

Chapter VIII. THE U.S. VOLUNTARY AGENCIES....................130

PREFACE

This guide to resettlement is written to assist you in adapting to life in the United States.

It describes the initial stage of resettlement and the processes you will undergo as new arrivals in the United States. This information is intended to prepare you for the first few weeks in an American community and to give you information on fundamental aspects of life in the United States, such as employment, education, government, law, and consumerism.

Versions of this guide are available in a number of other languages. These "other language" versions are not exact word-for-word translations of this guide, however; they convey all of the same information.

Although the information contained in this guide is relatively detailed, and you may find it helpful before and after your arrival in the United States, it does not attempt to give you all the information you may need in adjusting to your new life in the United States. No orientation guide can possibly tell you all that you need to know, since resettlement is a complex process. An open mind and willingness to accept new information and experience is your most valuable asset in successfully adjusting to life in the United States.

We wish you well!

CHAPTER I

THE RESETTLEMENT PROCESS

A. INTRODUCTION

The United States, understandably, is often called a nation of immigrants. The majority of present-day Americans are descendants of immigrants who left their homelands in search of freedom and opportunity and who remember the sacrifices and hard work necessary to create a new life in a strange country. It is a pluralistic nation that values cultural diversity and welcomes new individuals who are willing to work and contribute to its society.

When refugees find themselves in a new country, the responsibility for their successful integration into society as permanent residents is ultimately their own. At the beginning of their resettlement, however, they will most likely need some help. Who or what will provide this initial assistance? In the USA the answer to this question is the voluntary agencies in partnership with the U.S. government. Voluntary agencies are private, non-governmental, non-profit groups, many with religious affiliations, which have been involved in refugee resettlement for many years. The voluntary agencies operate under the guidelines of a Cooperative Agreement with the Department of State, Bureau for Refugee Programs, to resettle refugees in the United States.

The participation of the federal government in the resettlement of refugees is a recent development. When the U.S. first began to accept refugees for resettlement, private voluntary agencies were entirely responsible for their resettlement and there was no governmental involvement. It is important to know that over the years, each voluntary agency has developed its own unique approach to resettlement. For this reason, one finds a great diversity in policies and practices of different voluntary agencies in a community, or even among local branches of the same national agency. Nevertheless, in the initial stage of resettlement, each voluntary agency sees that the immediate needs of the refugees are met and that refugees are helped to understand life in the United States.

1. PRE-ARRIVAL

a. ADMISSIONS: WHO IS A REFUGEE?

It is the government of the United States which (according to U.S. law and selection criteria,) determines who will be admitted to the USA as a refugee.

Individuals who seek to be admitted as refugees must have their applications submitted to the Immigration & Naturalization Service (INS) and must be personally interviewed by an official of the INS. According to Sec. 101 (a) (42) of the Refugee Act of 1980 a refugee is:

> "any person who is outside any country of such person's nationality or, in the case of a person having no nationality, is outside any country in which such person last habitually resided, and who is unable or unwilling to return to, and is unable or unwilling to avail himself or herself of the protection of, that country because of persecution or a well-founded fear of persecution on account of race, religion, nationality, membership in a particular social group, or political opinion."

In addition to determining who will be admitted to the US as refugees, the USA sets annual numerical limits and qualifications for their selection. The US government determines from which countries, and how many, refugees may be admitted to the USA. The worldwide ceiling on refugees whom may be admitted to the US in any fiscal year, October through September, changes every year. There is also a ceiling on how many refugees may be admitted from different areas of the world. Refugees are considered for admission from five geographical areas: Africa, Near East, Eastern Europe/Soviet Union, Latin America, and Southeast Asia. The number of refugees admitted varies greatly from area to area; a few may be admitted from one area, and several thousand may be admitted from another. You will, therefore, be one of the many refugees admitted from various countries--Afghanistan, Ethiopia, Poland, the Soviet Union, Cuba, Vietnam and many others--who arrive in the United States every year.

Once individuals are admitted to the USA as refugees, the job of resettlement -- that is to say, providing help to the refugees during their initial period of adjustment to life in the USA -- is handled by the voluntary agencies. These agencies recognize that refugees are people who have chosen the United States as the country where they will begin a new life in freedom; and the voluntary agencies take the responsibility for helping them begin their new life.

b. STATEMENT OF UNDERSTANDING

While still overseas all refugees being admitted to the United States, under the auspices of any voluntary agency, are required to sign the following "STATEMENT OF UNDERSTANDING," usually in their native language. This is a required procedure for admission to the United States.

VOLUNTARY AGENCIES STATEMENT OF UNDERSTANDING (SAMPLE)

Name:
Case number:

Shortly you will be arriving in the United States as a refugee. You will be sponsored and assisted by one of the Voluntary Resettlement Agencies.

Your sponsoring agency will arrange for a local sponsor or will itself provide initial resettlement services.

The goal of the sponsorship is to bring you to economic self-sufficiency as quickly as possible, usually through employment. The purpose is to help you to help yourself.

To signify your understanding of and agreement with the terms of sponsorship, please sign the following statement:

1) I will accept resettlement anywhere in the United States, if I do not have any relatives or friends willing and able to assist me.

2) Once I accept resettlement in one city, after arrival I cannot expect to be transferred and assisted in another city.

3) I will accept the initial housing arrangements provided for me and my family.

4) If I am of working age and able to work, I will accept whatever work may be available, whether this work is my specialty or not. I understand that I may change jobs at a later date if I am disappointed, but that the voluntary agency or sponsor will not assist me with finding a different job.

5) I understand that I will have to make my own arrangements to finance or secure educational opportunities. Usually, English language classes are available in the evenings without charge.

Witness ______________________ Sign ______________________

Date ______________________ Date ______________________

Refugee are asked to sign this statement in order to make them aware of what is expected of them upon arrival.

c. TRAVEL COST

Your airfare will be lent to you by the Intergovernmental Committee for Migration (ICM) from funds provided by the U.S. government. The cost of the airfare from the same point of departure abroad is the same no matter where your destination is in the USA and in all cases it will be lower than the regular commercial fare.

Before your departure to the USA, you will sign a promissory note to repay the cost of the airfare. You are required to repay this loan. Collection of this loan will be handled by the voluntary agency that sponsors you. You may repay this sum in monthly installments, even very small ones at the outset, or repay it in one lump sum. The loan is interest free and will remain outstanding until it is repaid in full. The money which is repaid is returned to the ICM office and used to cover the travel expenses of other refugees who wish to resettle in the USA. Repayment of your loan enables future refugees to receive the same assistance you did.

d. EXCESS BAGGAGE & US CUSTOMS

You, like any international passenger traveling coach class, are allowed to have 22 kilos of baggage per person. Payment for transport of any baggage in excess of this amount is your own responsibility. Neither ICM nor the voluntary agencies have funds to provide for the payment of transporting excess baggage. Inquiries concerning handling of excessive baggage and pets should be made to the voluntary agencies prior to departure to the United States.

US Customs law prohibits certain articles from being brought into the USA from foreign countries, such as: narcotics, fruit, plants, vegetables and fresh meat. Prescribed medications are acceptable. It is important that you check with your voluntary agency prior to your departure concerning customs regulations.

2. RESETTLEMENT

a. WHAT IS EXPECTED

The success of your resettlement will be determined more by your attitude than by the type of help you receive. You should be aware that Americans commonly value an attitude of "self-reliance." Although volunteer or local voluntary agency resettlement workers will try to point you in the right direction and to help you understand the difference between life in America and life in your native land, they will still expect you to take the initiative in building your life in the United States.

If you are employable, they will all expect you to take a job and begin to earn a living as soon as possible, even if the job does not relate to your previous experience or is not highly paid. If language training is needed, you will be expected to study English in addition to working. Ideally, you should begin to learn English immediately after you decide that you wish to resettle in the United States, and certainly during the processing period in the country of first asylum.

You will be expected to live independently without always needing assistance, to learn to rely on yourself, and to provide for your family. Your success will depend to a large extent on how well you familiarize yourself with American laws and rules of behavior. You need not turn your back on your own values, but you must understand American values to adjust to life in the USA. While most sponsors and resettlement workers understand that being a refugee is a difficult experience, and that the adjustment will take time, they nonetheless expect refugees to become self-supporting as quickly as possible.

b. THE RESETTLEMENT GRANT

Each voluntary agency processes refugee cases for resettlement in the United States prior to arrival and arranges for certain services related to the initial reception and placement of refugees. Currently, the voluntary agencies receive a modest, one-time-only per refugee grant of federal money to process cases prior to arrival and to meet the immediate needs, after arrival, of the refugees it resettles. It remains up to the discretion of each national voluntary agency, per contractual agreement, to determine how the grant is to be used.

Since the resettlement process may be both lengthy and costly, and the grant from the government not sufficient to meet all its needs, voluntary agencies often seek the assistance of volunteers to help supplement these resources.

c. SPONSORS: WHAT IS A SPONSOR?

Some of these volunteers are individuals or groups such as parishes, synagogues, or ethnic clubs. Such persons or groups of persons are often referred to as "sponsors." These people offer their help voluntarily out of good will. They understand the difficulties refugees may have in adjusting to life in an unfamiliar community. Most often, they are middle-income Americans who know the difficulties of getting and keeping a job, paying bills and taxes, and sending their children to school. Volunteers are not paid to assist you, and are under no obligation to do so; they wish only to be of help.

If refugees are joining a relative or friend, the voluntary agency may rely on the relative or friend to provide assistance similar to that offered by non-related "sponsors". In many cases, refugees will be assisted primarily by the staff of the voluntary agency itself. In other cases, by a combination of the above mentioned resources.

Therefore, under the arrangements your voluntary agency has made for your resettlement, your "sponsor," that is, the one who is responsible for seeing that your immediate needs are met, may be a volunteer person or group, your friend or relative, or an agency representative. However, your voluntary agency bears the ultimate responsibility for seeing that your immediate needs are met. Your voluntary agency is your prime sponsor.

d. UPON ARRIVAL

Upon arrival in the United States, you will be met at the airport, where you will go through US customs; your documents will be inspected, and you will be admitted by INS; and if you are continuing to a final destination, you will be assisted with the connecting flight. At the airport of your final destination you will be met by your relative, friend, volunteer, or an agency resettlement worker, and taken to where you will be staying.

You may be placed in a room or apartment prepared for you, or, you may have to stay temporarily in an inexpensive hotel arranged by your voluntary agency, or, you may be housed with another refugee family, relatives, friends, or with someone else in the community. If you are placed in temporary housing arrangements, the amount of time that must be spent there may depend on how rapidly you find employment.

As part of the resettlement process, relatives, friends, volunteers, resettlement workers will help you find your way around your new community. They may also:

1. help you find permanent housing.

2. assist you in obtaining your Social Security card. Proof of application is necessary to begin your search for employment.

3. teach you how to shop in order to manage your money.

4. help you learn to use the local public transportation system (bus and/or rail) and teach you the routes to get to and from your home and other specific locations.

5. explain American customs and law.

6. help enroll your children in school.

7. offer advice or assist you in getting employment.

8. help you become familiar with other community services available in your area by:

    a) referring or taking you, if necessary, for a medical checkup at a public health clinic. You may be asked to undergo a medical examination soon after your arrival in the USA. Health certificates are sometimes required by American employers, the public school system, and social agencies.

    b) finding public or private English programs or volunteering to provide tutoring.

They may also, if necessary, spend time with you to show you the features of your home, or point out what substances or appliances may be dangerous, visit you to answer questions or just try to help you feel that you are now part of the new community.

Whenever possible, you should turn for help first (1) to your relative, friend, or volunteer sponsor (if you are being helped by one) then, (2) to the local or regional office of the voluntary agency, and, finally, (3) should there be no help forthcoming, to the national office itself.

In many communities you may seek help from local social service agencies that are not officially connected with national refugee resettlement agencies. In addition to serving local residents, these agencies may be helpful to refugees.

Regardless of what may be done for you, it is important to stress that it is you who are ultimately responsible for your successful resettlement. You will be expected to show initiative in building your life in the USA. Your success will be your own achievement.

3. LEGAL STATUS

a. REFUGEE STATUS

Form-I-94: When you enter the U.S., you are admitted in refugee status. When you first arrive in the United States, the Immigration and Naturalization Service will validate your Form I-94, authorizing you to reside and work in the USA. THIS CARD IS THE MOST IMPORTANT DOCUMENT YOU WILL HAVE UNTIL YOU OBTAIN

PERMANENT RESIDENCY (GREEN CARD) IN THE U.S. Keep it safe and try not to lose it. You should have a copy of it for your records. If you lose it, the copy will have the data required to obtain a replacement. The card has your Alien Registration Number, an eight-digit number preceded by the letter A. The Alien Registration number is commonly known as the "A number." INS files your records under this number.

Here are some things you should know about "refugee status":

1. Refugees are in the country legally, and may remain in "refugee status" for as long as they wish. However, they become eligible to adjust their status to "permanent resident alien" after residing in the USA for one year, providing they have not violated US laws.

2. If necessary, refugees may travel outside of the USA, but must first obtain from INS a "Refugee Travel Document." INS charges a fee to process this application, but it is not automatically approved. This document enables you to be readmitted to the USA in refugee status. However, please contact your voluntary agency before planning your trip. There are some rules you should be aware of. For example, if you travel to your country of origin, such a visit could contradict your claim to refugee status. This could be regarded by US immigration authorities as a voluntary abandonment of your refugee status in the USA, and you may not be allowed to re-enter. Also, your

country of origin may not allow you to return to the USA. Entry-visas must be obtained from any country you wish to visit and that country may refuse to issue you a visa. Your voluntary agency may assist you in filing the required forms to apply for a Refugee Travel Document with INS.

3. Refugees may file applications on behalf of their spouses and minor unmarried children, in order that they may "follow to join" them in the USA. This procedure is known as "Visas-93." Because of its immediate concern to refugees, this procedure is described in detail in the following section.

b. VISAS-93: Spouses and minor unmarried children following to join: Sec. 207 (c) (2) of the Refugee Act of 1980

The U.S. government recognizes that many refugees in fleeing from their native lands often have left behind or become otherwise separated from their spouses and children. Under existing procedures, as soon as refugees arrive in the USA, they can apply to bring these family members to the USA.

Refugees who have a spouse or minor unmarried children abroad, regardless of their nationality or country of present domicile, should notify their voluntary agency and request assistance in filing a "Visas-93" application on their behalf.

The "Visas-93" only authorizes the admission of a refugee's spouse and minor unmarried children. It does not guarantee that the spouse and minor children will be allowed to leave their country of residence by local government authorities.

Refugees may file for Visas-93 only after their arrival in the United States, and only if the marriage occurred before they were admitted to the USA as refugees. Refugees who file "Visas-93" applications should keep their voluntary agency informed of any change in their address until the family has been reunited.

Spouses and minor unmarried children following to join under Visas-93 procedures are admitted to the US in refugee status.

c. PERMANENT RESIDENT STATUS

Form I-551: After residing in the USA for one year from the time of entry, refugees become eligible to apply for permanent resident status. No fee is charged by INS to process the application for adjustment of status of refugees. They must apply at the INS office which has jurisdiction over their present place- of residence. With this adjustment of status, refugees receive -a new document, Form I-551. This is a laminated card with a photograph on it, which is known as the "green card." Permanent resident status is not granted automatically. Most voluntary agencies will help you to complete the proper forms, and submit them to INS. Since they have a working relationship with INS, and understand the requirements, they may prevent unnecessary problems.

Here are some things you should know about "permanent resident status":

1. Permanent resident aliens, as the term reflects, are considered permanent residents of the USA. They may remain in this status their entire lives without ever becoming naturalized citizens of the USA.

2. Permanent resident aliens may enlist in the U.S. armed forces.

3. Permanent residents may travel outside of the USA, but must first obtain from INS a "Re-entry Permit." This document is valid for two years. INS charges a fee to process the application for this document. Visas need to be obtained for entry into the countries to be visited. For travel to Canada and Mexico the "green card" is sufficient (no re-entry permit or visas are required).

4. Permanent resident aliens may file petitions with the INS on behalf of their spouses and unmarried sons and daughters of any age. These petitions, if approved, will qualify them as "second preference beneficiaries" under US immigration law. Spouses and unmarried sons and daughters who qualify for entry under this preference are admitted in immigrant status. The number of visas for this preference is limited, and it may take several months to a few years before a spouse or unmarried sons and daughters are admitted as immigrants.

d. CITIZENSHIP STATUS

American citizenship is a privilege, not a right or an obligation. Refugees become eligible to apply for US citizenship five years after the date of entry. Some requirements are:

1. adjustment of status to permanent resident (green card.)
2. being in the USA for a total number of 30 months with absences not longer than six months at a time. (If you desire to leave the USA for more than six months at a time, you should seek advice on how this may affect your progress towards naturalization.)
3. never having been convicted of a serious crime.
4. not being a voluntary member of the Communist Party.
5. having a basic knowledge of US history and government.
6. having basic English language skills (i.e. being able to speak, read and write.)
7. having good moral character.
8. having lived in the state where you are applying for at least six months.

Applications to obtain US citizenship are submitted to INS. An interview conducted under oath determines whether or not US citizenship status will be granted. Additional information on how to file and prepare for US citizenship should be obtained from the INS office, or from your voluntary agency. INS charges a fee to process citizenship applications.

Naturalized US citizens are entitled to certain privelages. For example, as a naturalized citizen you are eligible for a US passport. Please note that visas are required for entry into many countries. As a naturalized US citizen you are also allowed to vote; and as a naturalized US citizen you may petition the INS for: spouses, parents, married or single children of any age, and siblings. Additional information about these petitions should be obtained from INS or from your voluntary agency.

4. SOME COMMON MISCONCEPTIONS

The first few months in the United States are important, and often difficult. Despite what you might have heard about life in the United States, you may find that the reality is different. You may have to re-evaluate your expectations. Experience shows that the one factor which seems to impede the resettlement process and eventual adjustment considerably is the unrealistic expectations some refugees have on arrival.

Refugees should not expect: that sponsors or voluntary agencies will provide food, housing and support indefinitely; that their first job will be highly paid, or involve work related to their previous work experience; that voluntary agencies will pay for their education; that they can refuse jobs and still receive financial assistance from the voluntary agency.

Listed below are some important facts that are often misunderstood by some refugees, and which may discourage them. It is good to be aware of these facts, and remember that with time and patience most problems will be resolved.

1. Some refugees sometimes believe that voluntary resettlement agencies brought them to the USA and, therefore, must care for them indefinitely. This is a misconception. Refugees apply for resettlement in the USA of their own choice and are responsible for their actions. The voluntary agencies help with the application process and procedures, and resettlement after arrival. However, the voluntary agencies do not bring refugees to the USA; refugees apply for admission, are lent money to travel to the United States, and are admitted by the US government.

2. Soon after their arrival in the USA, some refugees feel that they will not be able to adjust to life in the USA, or feel disappointed that their new life is not progressing quickly enough. This may be the time to seek counselling and guidance from the voluntary agency. Nevertheless, it must be understood that return to the country of first asylum or to a third country is not always possible; it will depend on the refugees' own financial resources and the immigration requirements of the country to which they desire to go. Voluntary agencies are unable to arrange these matters. Requests for voluntary repatriation to the refugees' native country are referred to and

handled by the office of the United Nations High Commission for Refugees (UNHCR), which is the agency responsible for such matters.

3. Voluntary agencies are under no obligation to help refugees if they move away from their initial resettlement area. This is true even if they should return to the initial resettlement area. It is to your benefit to inform the voluntary agency, at the time of registration prior to your arrival, if you have friends or relatives in the USA. The voluntary agency will try to place you near them.

4. Voluntary agencies do not have funds to pay for your education. (See chapter on Education for Adults)

5. Some refugees often assume that medical care in the USA is free. This is a misconception. You can sometimes obtain medical insurance through your employer, or you can purchase medical insurance on your own. Guidance concerning payment for medical care can be obtained from your voluntary agency, your sponsor, friends and relatives, or public health officials. (see: American Health Care System)

6. Some refugees sometimes think that volunteer sponsors are getting paid to help refugees. This is not true. Individuals or groups who volunteer to help refugees resettle, do so out of their generosity and good will.

7. Refugees are not exempt from US laws. You, and only you, are responsible for any and all debts you may incur. In addition, no one but you is responsible for any criminal activity you should undertake. (See: US Government and Law).

5. CULTURAL ADJUSTMENT

Anyone going to live in a new country will experience a certain degree of culture shock within a certain period of time after arrival in the new country. Culture shock may be defined as the feeling of being helpless and frustrated in a country where one neither speaks the language nor understands the culture.

Furthermore, culture shock results from a new and totally different way of life and also from the inability to live as independently as one did in the native country.

Symptoms of culture shock may include frustration at not being able to accomplish daily tasks one did in the native country such as shopping, using public transportation, using public telephones, or understanding public signs. Other indications of culture shock may include difficulty in adjusting to the different roles assumed by family members in the new country, and low tolerance of various ethnic groups.

However, the main cause of culture shock may be the inability to communicate to friends and relatives one's feelings and reactions to living in the new country. If someone has no family or friends in the new country, cultural adjustment may be especially difficult.

Although culture shock can become overwhelming at times, knowing how to cope can make the difference between happiness and depression. If you are experiencing culture shock, suggestions for coping with it are described below.

1. Do not let embarrasment over your limited English-speaking ability prevent you from attempting to speak English.
2. Learn as much English as you can as soon as possible and use it at every opportunity.
3. Make American friends and do things together with them.
4. Explore the American culture by living the way Americans do, joining them both in work and recreation.
5. Watch television and discuss programs or commercials with American friends who can explain how television reflects American culture and values.
6. Enroll in English classes where you can meet other persons with whom you may be able to share or discuss your problems.
7. Join an ethnic organization of your heritage and background where you may find the support you need. Since

maintaining one's own culture and ethnic heritage is encouraged in the U.S., there are ethnic organizations which provide recreational and social activities as well as other forms of assistance, such as English language classes and cultural orientation programs.

8. Engage in activities you enjoyed in your native country.

9. Talk to your sponsor or a friend about the problems you are having in adjusting to your new culture.

10. Talk with your family regularly. Each member of your family may go through culture shock at different times and in different ways. Even children have cultural adjustment problems.

11. Although you may discouraged at times, be patient with yourself. Adjustment to a new culture takes time.

B. CONCLUSION

We have described the resettlement process in an attempt to have refugees understand what they can reasonably expect. The voluntary agencies believe refugees should have high aspirations, and the freedom and opportunity to rise as high as their abilities and hard work can carry them. Refugees need to understand that these aspirations will not be realized immediately upon arrival.

Adjustment to a new culture may be difficult and stressful for many people. The refugees who seem to have the most difficulty are those who expect too much too soon after arrival. They may feel disappointed, angry or sad either because their sponsor did not help as much as they had expected, or perhaps because their first job was not in their chosen trade or profession, or because their first living arrangements were not as good as they had hoped.

In most cases these things get better with hard work, patience and time. By better understanding the resettlement process, refugees may concentrate their efforts and energies towards helping themselves achieve their goals of early self-sufficiency and personal fulfillment.

CHAPTER II

EMPLOYMENT IN THE UNITED STATES

A. INTRODUCTION

As refugees going to the USA, you should be aware that Americans value "self-reliance." If you are employable, you will be expected to take a job and begin to earn a living as soon as possible, even if the job does not relate to your previous occupation or is not highly paid. You will be expected to become economically self-sufficient as quickly as possible. Americans believe that people who are able to work should work and should not depend on others for support.

Employment services will be available to assist you in your job search. However, since employment is not guaranteed by the U.S. government, your sponsor, or your sponsoring agency, your personal initiative and skills are important in determining whether you find a job for which you are qualified.

Your first job may not be in your particular field, but in the USA the readiness of individuals to work in any capacity temporarily until they are able to obtain better jobs is respected. Although staying on a job for at least six months helps to ensure good references, people are free too apply for new jobs for which they are qualified.

Methods of work and professional requirements often differ from country to country, and there may be no exact equivalents for certain jobs. You should be prepared to accept any work initially, even though it may not have the same prestige as the work you did in your native country. There are opportunities for advancement for those who demonstrate diligence and ability. People admire individuals who work their way up from entry-level jobs through their own initiative and hard work.

Work is very important in the USA. Both men and women work. Women comprise half of the work force, and they perform all levels of unskilled, skilled, and professional work. In addition, both young and old work. Children are taught at an early age the value of work and self-reliance. For example, they may deliver newspapers every morning before going to school, or they may work part time after school or during vacations. Not only do they learn the value of work, including manual labor, they also learn how to handle money and become self-reliant. This desire to be self-reliant brings many older people to reject the idea of retiring at 65 years of age.

1. TYPES OF EMPLOYMENT

a. UNSKILLED JOBS

Most people who are just entering the American labor force do so in entry-level jobs or unskilled positions. Many people, including Americans who are training or studying for a career, often work at an unskilled job until they have completed their training; they then use that unskilled job as a reference when looking for a position in the field for which they have trained.

Lack of English should not prevent you from working, but it may prevent you from getting a better job. Many refugees and immigrants work in jobs while they are learning English or other skills that will improve their chances for finding better employment.

Unskilled positions can be found in almost every field of employment on a part-time or full-time basis. It may be necessary to take more than one job to sustain yourself.

Entry-level jobs are commonly paid on an hourly-wage basis or, in the case of assemblers, for example, on a piecework basis.

Hourly Rate. Hourly wages are based on the exact number of hours worked. In most businesses the regular full-time work week is from 35 to 40 hours (or seven to eight hours per day).

Employees who are paid by the hour become eligible for overtime pay when they work more than their allotted hours per week. Pay for working more than 40 hours per week is usually at a rate of one and one-half times the regular hourly rate. The employees must be asked by the employer to work overtime in order to be paid for it. Simply working overtime hours without receiving a prior request may mean the employees will not be paid for those hours.

It is possible that overtime work may be expected as a regular part of the job. While employees will get the extra pay, they do not have the privilege of refusing the work. Refusal to work pre-established overtime hours could cause employees to lose their jobs.

Hourly wage rates vary according to the job. Most unskilled positions will pay the minimum wage or slightly higher. The minimum wage is the lowest amount that most employers are required to pay their employees. It is set by the federal government. Some states may have their own minimum-wage laws that establish slightly higher wages. You can check what the state minimum wage is by calling the state labor office where you live. Exceptions to the minimum-wage law are possible only in situations in which the employee earns additional pay (such as "tips" for waiting on tables) as a regular part of the salary, with the additional pay bringing the average hourly wage up to, or higher than, the minimum wage level.

Piecework. Piecework wages are often used in mass production, assembly-type businesses. This guarantees the earner a fixed weekly wage plus extra pay for each additional piece the individual produces beyond a set number of pieces. The basic piecework rate usually guarantees employees only what they would earn at the minimum wage rate. By producing many pieces beyond the minimum, the extra per-piece pay will be worthwhile to employees. This type of wage can be very profitable to both the employer and the employees.

b. SKILLED JOBS

Skilled jobs usually require at least some formal training or education, as well as some English ability. Skilled positions may pay more than unskilled positions, and the pay often increases as skills or experience increase. In America, a skilled position can be viewed as a career position -- a position in which there is an opportunity for career and salary advancement. Depending on the field of employment, some skilled positions can be even higher paying than some professional positions. Skilled positions can be found in almost every field of employment and are most often performed on a full-time basis.

Most people will not be able to enter immediately into a skilled position unless they have been specifically trained for it. Even then, it is common for a company to start employees in unskilled positions before moving into skilled positions. By taking an entry-level job in your own field of employment, you may increase your chances of eventually having a better job either in the same company or in that field of employment. People in these positions are normally paid an initial salary that is higher than the minimum wage, on an hourly or weekly basis, and usually are eligible for "overtime" pay if they work more hours than the regular work week.

c. PROFESSIONAL JOBS

Certain professions such as medicine, dentistry, and law, are highly regulated in the USA. As a foreign applicant, you must:

. have undergone academic preparation comparable to that given Americans entering those professions;

. be tested on your skills;

. and obtain a license or certification in each state in which you seek to practice.

Because of these requirements, many foreign professionals in these fields need to obtain additional training before they can apply to be licensed. If you need such retraining to qualify to practice a profession in the USA, you must be prepared to cover the costs of tuition and fees. Sometimes grants or loans are available. If you need financial assistance, you should find out about both costs and possible aid from universities or other learning institutions in which you are planning to enroll.

In contrast to these more regulated professions, there are many professional-level jobs in business, finance, government and other fields which require only an undergraduate university education. Those professionals who start at lower-level jobs in these fields may ultimately be promoted to positions commensurate with their qualifications.

While professional jobs may in the long run end up paying more than any other type of job, you should be aware that individuals who are just starting in professional jobs often earn less than workers in skilled positions. You should also be aware that while salaries will increase with time, any worker may find that at first he or she will be making less than a co-worker doing the same job but who has been with the company a longer time.

In all professions effective use of English is essential.

2. TYPES OF BENEFITS

a. SOCIAL SECURITY

Social security is a federal government retirement insurance program available to almost all persons who work. The employer and employee each pay a tax to the governnment. In the case of employed individuals, the tax is deducted directly from wages. Self-employed people pay the tax also, but are responsible for paying it themselves, using forms available from their local Social Security office. All persons covered by Social Security can retire at 65 years of age and receive retirement payments from Social Security upon application. Retirement is also possible at 62 years of age but the amount paid is less. Payments vary according to one's wages and length of employment. The Social Security system also provides benefits for workers who become severely disabled (either physically or mentally) and are unable to work. There is no age limitation on disability payments. For more information, contact your Social Security office.

b. UNEMPLOYMENT COMPENSATION

An unemployment compensation program exists in all states through employer-paid taxes. When employees have worked for a given period (usually six months), and then lose the job for reasons beyond their control, they are usually entitled to receive unemployment compensation for a set number of months. If you leave your job without good reason, or are dismissed from your job with good reason, you may not receive benefit from unemployment compensation.

Persons receiving unemployment compensation must register to look for work with a public employment office.

c. WORKERS COMPENSATION

Workers compensation is available in most states in the USA, but because not all employers are required to participate in a state workers compensation program, not all employees are eligible for this particular benefit. Workers compensation provides, for those who are eligible, a partial extension of earnings and payment for medical expenses during any period in which the employee is unable to work due to injuries received on, or contracted from, the job. These benefits are usually received for temporary total disability, medical expenses, and permanent injury. While some employers do not participate in a state workers compensation program, they may provide similar coverage through other disability insurance.

d. LIFE INSURANCE

Life insurance is sometimes provided by an employer. If it is, the cost might either be paid completely by the employer, or be paid partially by the employer and partially by the employee. Life insurance usually provides a cash payment to the employee if seriously and permanently injured either on or off the job, or to the employee's family if the employee is killed.

e. HEALTH OR MEDICAL INSURANCE

Health or medical insurance is sometimes offered by businesses to their employees at little or no cost to the employee. Most of these programs are available for an employee's family at an additional cost to the employee. Not all employers offer this benefit. Benefits vary greatly according to the plan offered or selected.

f. RETIREMENT PLANS

Retirement plans are benefit programs in which both the employer and the employee participate. With most retirement plans, employees will pay a fixed amount from their salary, which the employer will match with a percentage of their total salary. These payments are made while the employee works for a company and are paid back in monthly installments when the employee is too old to work. Usually, an employee must work for a company for a number of years before he or she becomes entitled to draw benefits upon retirement.

g. SICK LEAVE

Limited paid sick leave is offered as a benefit for almost all full-time employees. Time off for sickness is viewed by employers in different ways. In many jobs sick leave is without pay.

h. VACATION TIME (Annual Leave)

This type of leave is generally used for leisure activities. As with sick leave, vacation leave is earned at a fixed rate per month. Most employers allow paid vacation days (i.e., the employee receives full pay for days used for vacation); some will not. Permission must usually be obtained in advance before this type of leave can be used. Usually vacation time is not allowed until after an employee has been on the job for a specified time period, for instance 6 months or one year.

3. PAY AND DEDUCTIONS

a. PAY

In some cases, especially those in which the employer has a very small company (or very few employees), the employees might be paid in cash. Generally, however, employees are paid by check. If you are paid in cash, you should receive a pay envelope or pay receipt that details all the pay calculations and deductions. If you are paid by check, the calculations and deductions will usually be noted on a separate portion of the check called the pay-stub. The pay-stub will reflect gross pay, net pay, and deductions.

Gross Pay: The wage offered for a job usually represents the gross pay. Gross pay is the total amount of pay earned for the pay period before any deductions have been made.

Net Pay: Each time employees are paid, the amount they actually receive is the net pay. Net pay represents the amount the employee receives after all deductions have been made.

b. DEDUCTIONS

Deductions are taken away from the gross pay during a pay period and can vary. Deductions are either mandatory or voluntary.

Mandatory deductions are required by law and must be taken from an individual's pay each pay period. They include:

1) Federal Income Tax. Federal income tax must be paid by everyone who lives and earns income in the USA. Taxes are mandated by law, and refusal to pay is punishable by fines and/or imprisonment. Federal income taxes help pay the government's operating costs, and pay for federally-operated programs and services such as national defense, foreign aid, and welfare assistance.

Federal income taxes are usually deducted from an individual's salary on a percentage basis each pay period. The percentage is determined by a "W-4" withholding form, which each individual is required to fill out when beginning a new job. This form lists the number of persons who are dependents of the individual, as defined by the US tax code. Usually family members living abroad are not eligible for dependent status.

By January 31 of each year, employers must send out "W-2" wage-earning statement forms to their employees. This form shows the total wages earned and all the money that was deducted from the gross pay. It is very important to keep the W-2 statement which shows how much income tax you paid during the year. You will need it to complete your annual income tax return form. The income tax return must be completed and sent along with the W-2 statement to the Internal Revenue Service (IRS) by April 15 of each year. You can usually find tax forms at your local bank or post office.

If you did not pay enough tax (perhaps by claiming too many dependents and having too little tax deducted from each pay period), then you will have to pay the extra money to the U.S. government. If you paid too much tax, then the government will give your overpayment back to you. For low-income workers there is a system of earned income credits. In this program it is possible to deduct a certain amount from the tax that is owed, or to get a refund, even if no tax has been withheld from an employee's pay.

The Internal Revenue Service (IRS) has many local offices. If you need help completing your form or have questions about the taxes, go to the local IRS office.

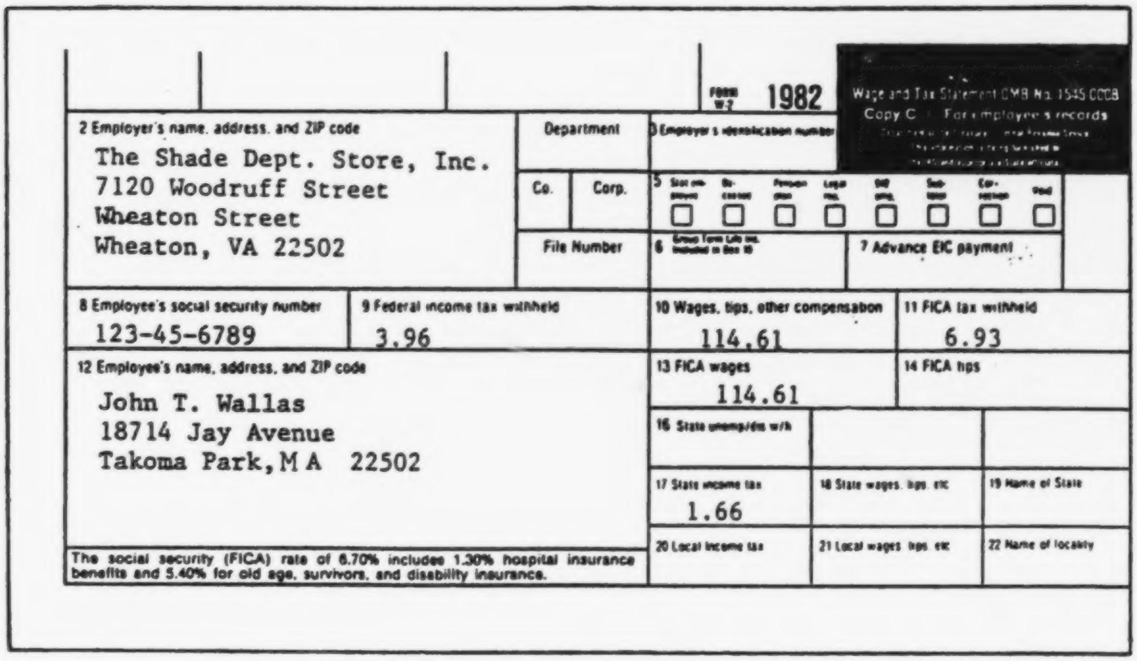
2) Social Security Tax or Federal Insurance Contributions Act (F.I.C.A.) is deducted at a fixed percentage of the gross pay. F.I.C.A. payments are returned on a monthly basis once an employee is old enough to retire (usually at age 65), or when an employee is injured and can no longer work.

3) State Income Tax. State income tax is collected only in some states in the USA. In states that have a state income tax, a fixed percentage of the gross pay (always a lower percentage than the federal tax) is deducted from the gross pay. This helps to pay the state's operating costs. Some states do not withhold these taxes each pay period, but collect separately and for particular purposes.

4) Local Income Tax. In some areas there may be city/county income taxes.

Voluntary deductions are those deductions that an employee has requested, or for which an employee is receiving a requested benefit. These deductions can either be deducted each pay period or on a regularly scheduled basis (i.e., monthly, every three weeks, bi-monthly) and may include medical insurance, union dues, credit union payments, or life insurance payments. There may be other deductions depending on the company for which an individual works, and the benefits provided.

This is a sample W-2 wage earning statement. It shows all the types of deductions that may be withdrawn from your salary.



Form W-2 1982

Wage and Tax Statement OMB No. 1545 0008

Copy C For employee's records

2 Employer's name, address, and ZIP code

The Shade Dept. Store, Inc.
7120 Woodruff Street
Wheaton Street
Wheaton, VA 22502

Department

Co. Corp.

File Number

3 Employer's identification number

5 Statutory employee ☐ Deceased ☐ Pension plan ☐ Legal rep. ☐ 942 emp. ☐ Subtotal ☐ Correction ☐ Void ☐

6 Group Term Life ins. included in Box 10

7 Advance EIC payment

8 Employee's social security number: 123-45-6789

9 Federal income tax withheld: 3.96

10 Wages, tips, other compensation: 114.61

11 FICA tax withheld: 6.93

12 Employee's name, address, and ZIP code

John T. Wallas
18714 Jay Avenue
Takoma Park, M A 22502

13 FICA wages: 114.61

14 FICA tips

16 State unemp/dis w/h

17 State income tax: 1.66

18 State wages, tips, etc

19 Name of State

20 Local income tax

21 Local wages, tips, etc

22 Name of locality

The social security (FICA) rate of 6.70% includes 1.30% hospital insurance benefits and 5.40% for old age, survivors, and disability insurance.

4. GETTING A JOB

Looking for a job takes time and patience. Getting a job requires willingness to work.

When you arrive in the United States and become part of the labor force, you must apply and compete for available jobs not only with all other unemployed persons looking for work, but with those already employed who are competing for better jobs. It is obvious that each person in need of a job wants to get the best job for which he or she is qualified. The employer will offer the job to the person most suited to work in his company, or who otherwise impresses the employer as the best person to fill that position.

In order to compete, and get a job, you must want to work and be prepared to take whatever work is offered.

In order to get and keep a job, it is important to understand that:

- there are no jobs waiting for you upon arrival.
- you will compete for available jobs with other refugees, and with unemployed Americans.
- the higher paying and most desirable jobs will generally have more people competing for them.
- the first job you take in the US need not be the job you keep the rest of your working life.

47

. many of the technical trades in the US require that people be specially certified or licensed in the US before they can practice that trade.

. a degree or certificate from your native country will not necessarily be recognized as valid to practice in the US.

In looking for a job it is important to assess any skills, experience, or training you might have which are work-related. You will need to learn how your particular skills can best be adapted to the American job market. Remember that Americans themselves change jobs in order to adjust to the existing job market and to advance their careers. Job mobility allows people to adapt and change the nature of their work to suit their abilities and interests.

Looking for work requires patience, imagination, and personal initiative. Even when jobs are not immediately available, you should establish contacts with potential employers by writing or calling them. Many companies have "open door" application policies that welcome job applicants at any time and then hold those applications on file for future vacancies. The more employers there are who know about you, the greater will be your chances for finding a job. When looking for a job you should always carry proof that you have applied for a Social Security card, or the Social Security card itself and the I-94 card, which states that you are authorized to work. If you are looking for a professional job, you should also carry a copy of your resume, or your "curriculum vitae."

a. SOURCES OF JOB-RELATED INFORMATION

1) Friends and Sponsors: Personal contacts may often be the best sources of job-related information. Your friends and sponsors will probably offer you important job-related information. Many, anticipating your arrival, may have made preliminary inquiries concerning employment, and know of jobs which are available, and for which you may immediately apply. You should always avail yourself of such opportunities.

2) Voluntary Agencies: Voluntary agencies often have job counselors on their staff who are familiar with the job market in their area, and who specialize in finding jobs for refugees. Many have many years of experience and have developed contacts in all fields of employment. Often they are your best sources for jobs. Since they have many clients, it is wise to get to know the job counselor in your agency and make an effort to communicate with him/her regularly. They usually research both ethnic and local employers as well as all the other sources listed here to assist you.

3) State and Local Employment Agencies: Every state has a public employment agency that helps people find jobs free of charge. When you register with one of these agencies, you will be advised about available jobs that fit your skills and educational background.

4) Private, Free and Profit-Making Employment Agencies: Private agencies may provide many of the same employment services found at state and local employment offices. Profit-making employment agencies charge a fee which is usually based on a percentage of the monthly or yearly salary if the client accepts one of the positions referred by the agency. In some cases, this fee may be paid by the employer. Learn about each agency before you apply for a job, since some might be more interested in the fee you will pay than in placing you in a permanent job. It may take several months to obtain a job through these agencies, and you should not rely on them solely to help you find employment.

b. JOB-SEARCHING

Since having a job should be one of your first priorities, you should also seek a job yourself by looking in:

1) Want Ads: Perhaps the major source of information about jobs available in a local area are the Want Ads. These ads are found in the daily local newspaper in the section marked Help Wanted or Employment Opportunities. Want ads will usually be listed alphabetically by occupation near the back section of a newspaper, and may contain a brief description of the job, its requirements, and the salary offered. It will also have a telephone number or an address to call or to write.

You should check the want ads every day when looking for a job, and when you find a job of particular interest, you should make contact immediately. Waiting reduces the chances of the job still being available when you finally make the contact. Ethnic newspapers are an excellent source of job information, especially for those who do not speak English well.

2) Help Wanted Signs: Many businesses post signs in their windows when they have jobs available. Even if the jobs available at that time might not be right, you should still fill out an application for any other job openings that might occur in the future. You should not be embarrassed to apply in as many places as possible, as this only increases your chance of getting a job.

3) Yellow Pages: This section of a local phone book is arranged by category and lists all businesses and organizations in alphabetical order. By calling or writing to businesses that employ people with your skills, you may discover a job opening, and you will learn about the existing and future employment possibilities in that area of work.

4) Professional Journals and Newsletters: There are many professional journals and newsletters that list the major institutions and businesses related to your profession along with a brief description of the institution and its address. These are generally available in public and university libraries. By

writing to as many of these organizations as possible, you will increase your chances of finding a job, and you will have a better knowledge of the job market in your particular field.

c. CURRICULUM VITAE OR RESUME

Individuals applying for professional jobs should prepare a brief and neat "curriculum vitae." It should be well-written, with proper grammar, spelling, and punctuation. It should be no more than one page long.

Resumes can vary in format or style depending on one's profession and personal preference, but should usually contain certain information, separated into sections, which include:

1. Personal Information. Name, address, and telephone number.
2. Work Experience or Work History. This section is usually a job listing, starting with the most recent job first and working backward through the years. Information that must be included is the name and address of each employer, the job position held, a brief description of the job responsibilities, and the dates of employment. Job applicants who have little or no formal work experience should include information on any other related experiences (e.g., special honors, publications, participation in local organizations, projects). Also any work performed while in the country of first asylum may be added to a resume.

3. Education and Training. This should be a chronological list of your education or training. The listing should include the name of the school, subjects studied, years attended, and any diplomas, degrees, or certificates of completion received for that study. It should describe your qualifications for the job for which you are applying

4. Miscellaneous Information. This is extra information which might, but does not have to, apply to the job being sought. Often this section includes membership in clubs or professional organizations, knowledge of foreign languages, or special technical skills (e.g. typing, motorcycle engine repair, sewing).

5. Personal References. A resume often includes the names, positions, and addresses of individuals with a direct knowledge of the applicant's qualifications for a job. These might also be people who can give a "character reference," i.e. be able to tell the potential employer something about your background or reliability. You might, for example, use the name of your sponsor.

If the resume is sent to an employer before an interview, it should be accompanied by a letter of introduction (also called a cover letter). The purpose of this letter is to describe the applicant briefly (preferably in one page), outline the reasons for writing, and list any accompanying enclosures. When writing a cover letter, a job applicant should make sure that the letter:

. is typed or written neatly and accurately;

. is addressed, whenever possible, to a specific individual in a company;

. states exactly the kind of position sought and why the applicant is writing to the particular firm;

. is clear, brief, and business-like;

. contains a copy of a resume.

(See the sample cover letter of introduction on the following pages.)

Sample Cover Letter

Mr. John Jones, Director
Edison Electric Company
954 Atlantic Avenue
Chicago, Illinois 60021

Dear Mr. Jones:

I have read in today's issue of the Chicago Times that there is a position available with your company for an electrical engineer. I would like to be considered for this position and therefore attach a copy of my curriculum vitae.

If you should require additional information regarding my education, work experience, or personal situation, I will be more than happy to provide this.

Looking forward to your earliest reply.

Sincerely yours,

Jan Smolinski
544 South Woodside Avenue
Chicago, Illinois 60653

Note: This letter is only a sample. You should include any additional information that would be of value to a prospective reader; the letter, however, should be brief and businesslike.

Sample Resume

JAN SMOLINSKI
544 South Woodside Avenue
Chicago, Illinois 60653 (312) 667-6969

Job objective	To be employed in the field of electrical engineering and eventually specialize in network analysis.
Education	Poznan Technical University, Poznan, Poland. Masters in Electrical Engineering (equivalent to U.S. undergraduate and masters degree combined). 1975-1980.
Experience	Junior Engineer in the Poznan Electrical Utility Plant. Performed load-leveling control. Teaching Assistant at the Poznan Electrical Utility Plant.
Publications	"Poznan University Review" No. 54 - 1981 "Utility Plants: Load-Leveling Efficiency Study"
References	Dr. Frank Jones, Chairman, Department of Engineering, Woodrow College, (201) 510-7200 Mr. John Smith, sponsor, (416) 318-9711
Languages	Polish (native); Russian and German (reading ability); English (basic spoken and written ability).
Personal Information	Born in Poznan, Poland, May 20, 1955. Married, two children. Admitted to the United States as a refugee on March 30, 1982. No restrictions on employment.

5. JOB CHANGES - MOBILITY OR ADVANCEMENT

Employment is the key to your well-being and successful integration to life in the United States. After getting a job, the most important thing is to keep it. Your initial job in the USA will be especially important in establishing your work history or work record. Because employers are not interested in hiring and training someone who is going to stay with their company only a very short time, it is advisable to keep your first job for six months or longer. This will give you the reputation of being dependable and will improve your chances for future job advancement.

a. ON THE JOB

To keep your job you should be aware of some qualities employers look for in new employees. They are:

1) Being punctual and time conscious. If you are going to be late for work, you should call your supervisor. Many employers use time-cards, or automatic time-clocks, to record the exact time employees arrive and leave from work. Employees who are frequently late for work can lose their jobs, or can have their pay "docked". In many companies this may mean deducting a half-hour's wages for each 15 minutes the employee is late.

2) Not allowing personal concerns to interfere with work;

taking care of personal errands during business hours must be avoided.

3) Asking questions when in doubt, rather than trying to hide a limited knowledge in certain areas.

4) Taking the initiative to learn and to assume new tasks and responsibilities.

5) Being friendly and relaxed without abusing the informality of the working environment.

Demonstrated ability and hard work are respected and generally well-rewarded.

b. ADVANCEMENT IN EMPLOYMENT

Upward mobility, the continual upgrading of one's job situation, is a strong tradition in American culture. Improving one's job situation may be accomplished by working up through the different levels of the same job, shifting from one position to another within the same company, changing companies or employment fields, or even being willing to move from city to city or state to state. Do not, however, leave a job before another one has been secured.

Some job advancement may result from reviews of employee performance which may be a routine part of the job evaluation process at many companies. These reviews normally determine whether an employee's salary will be increased or if he will be promoted to a better job.

Job advancement may also occur when an individual changes positions within a company. Individuals may need to get additional training to be eligible for advancement. Opportunities for training can be found in many communities in the USA. These training opportunities exist not only for refugees, but for any adult who wants to make use of them. (See section on Education for Adults.)

c. CHANGING JOBS

In the USA, changing jobs as a means of upgrading a position or furthering a career is expected and permissable. The US labor force is unique in its mobility both from job to job and from place to place. As a newcomer to the U.S. labor force, you should be aware that to get ahead and improve your employment situation, you will probably have several jobs at several companies before you finally establish yourself.

Should you wish to upgrade your position by changing employers, you should remember that a good and established U.S. work history is important in finding better work. Therefore, it is important to create a good job record by being productive, punctual, and by excelling in the performance of your duties. It is also important to stay with your initial job for a reasonable period of time, from three to six months, in order to establish a good work record and get a good recommendation. Remember that the best time to look for a new job is while you are already working.

An employee with a good work record may ask for a letter of recommendation when submitting a resignation notice. This is a simple letter from the employer which outlines the good qualities the employee has exhibited while working for the company. To get a good letter of recommendation you should be thoughtful of your employer's needs. Before moving to a new job, you should be sure to give your current employer at least 2 weeks advance notice. This notice will allow the employer enough time to find a replacement. While your employer will probably be sorry to lose you, most American employers do not view changing jobs for economic or employment advancement as disloyal. Employers, however, do expect to be given some notice before an employee terminates employment.

Such notice may be a requirement of the job, and not honoring it may result in loss of pay for work performed.

B. CONCLUSION

For many refugees, employment is the key to their successful adjustment and resettlement in the United States. Initial employment enables refugees to meet immediate financial needs, and later can lead to better-paying jobs that provide more financial security. In addition to learning about American work practices, refugees find that work can provide an opportunity to improve English through conversation with Americans and to learn about American cultural practices in general.

Voluntary agencies, sponsors, friends, relatives and special employment programs can help refugees find jobs after they arrive in the U.S. While first jobs may be in entry-level, unskilled positions, it is important to get that first job and keep it for a while in order to establish a dependable work history. It is possible to change jobs and upgrade the work position later. In the long-term, the abililty to adjust to the American workplace will be one of the most important factors affecting the refugees' ultimate success and happiness in the United States.

CHAPTER III

INCOME AND EXPENDITURES

A. INTRODUCTION

Shopping, banking, and paying for basic needs such as housing and food differ from country to country. Living expenses in the United States are often high, and refugees who are not careful about budgeting, saving, and using credit may find themselves in serious financial difficulty.

This chapter contains information about financial practices in the U.S., including budgeting, shopping, and banking services.

1. BUDGETING YOUR INCOME

When living on a limited income in the United States, it is essential to know how to budget your money. Budgeting is planning how to balance your income and expenses. It is planning not to spend more than you earn; and to spend first on the items you need. Your monthly budget in the United States may include some items that you probably did not have to consider previously.

a. FIXED EXPENSES

In the category of "fixed" expenses - set amounts that must be paid probably on a monthly basis - you will need to consider:

1) RENT - This will probably be your highest fixed monthly payment, and the first item for which you should budget. Regardless of whether or not you have signed a lease, your monthly rental fee should be paid on the date that it is due. If the rental fee is not paid, or is paid late often, you could be evicted. Your income level determines where you can afford to live.

2) UTILITIES - Utilities consist of the services such as electricity, gas and water to your home; they may occasionally be included in your rental fee. More often than not you will be responsible for arranging for the provision of these services from the suppliers. Your billing for them will be in the form of a monthly statement. The statement will usually contain information such as: the name and address of the customer, the account number, the billing period, the cost of the service (including taxes), and the date by which the bill must be paid. Monthly statements may be paid by mail or in person. No matter how the payment is made, it is important that it be done on time. If bills are not paid by the due date, there may be penalty charges or the service may eventually be discontinued.

3) FOOD - When you are selecting foods, the variety you find may be astounding. However, you should avoid "impulse" buying. You should purchase nutritious, fairly inexpensive products in quantities that will last you for several days. You should compare products in similar-looking packages to check for the brand that gives you more of the product for the same amount of money. You should also check for the expiration date of a product. Food items purchased after their expiration date cannot be guaranteed fresh or unspoiled.

4) TRANSPORTATION - You should calculate the cost of using public transportation to and from your job each day. Often monthly passes may be purchased which allow for an unlimited number of trips on a particular transportation system.

5) INSURANCE - Many times people cannot afford to pay for costly medical bills or for replacing property. When you buy insurance, you pay a certain amount of money to a private insurance company. In return, the insurance company guarantees to pay you a previously agreed upon amount of money if an unfortunate event should befall you or one of your family members. While it is optional, certain types of insurance are indispensible. Several types of insurance that you should consider are:

. health insurance, which covers the costs of staying in a hospital and some of the treatment you receive there. Some policies may also cover expenses such as doctor's fees and medical tests. This type of insurance often may be paid for in part by your employer. With the high cost of medical care, health insurance is necessary.

. automobile insurance, which should be purchased when you buy a car. In most states it is against the law to drive a car that is not insured. If you are in an accident and do not have insurance, you may have to pay for all the damages yourself. This could amount to thousands of dollars. There are many types of automobile insurance policies. Some policies may pay for hospital and doctor bills for people who are injured in a car accident. You should spend some time finding out about the different kinds of automobile insurance policies.

. property insurance, which helps pay for possessions that are lost because of fire, theft, or other accidents.

. life insurance, which provides financial security for the members of a family if the wage-earner for the family dies.

6) TELEPHONE - This service is optional; however, once you have telephone service you will be responsible for making the monthly payments for it. As with other utilities, your billing will be in the form of a monthly statement and must be paid by a certain date each month.

65

After you determine your fixed expenses, you should then consider:

b. VARIABLE EXPENSES

1) Savings
2) Medical and dental costs not covered by insurance
3) Clothing
4) Furniture and household items
5) Other (personal needs and desires)

2. SHOPPING

Shopping in the USA offers many possibilities. The ever-increasing variety of products makes choices rather hard at the beginning. All newcomers to the USA have many needs. You have to set your priorities and adjust your buying patterns accordingly. You will spend a certain amount on necessities, e.g. food and household items; then you will have short-term expenditures, such as clothing, and long-term purchases; such as furniture, TV or a car. To shop economically, you should investigate newspaper ads, discount stores and thrift shops, and sales in regular stores. Your sponsor, voluntary agency, or friends will be able to give you advice.

a. SOURCES FOR SHOPPING INFORMATION

1) Newspapers are a primary source of information for the wise consumer. There are three areas of the newspaper that provide useful information about buying and selling merchandise or services.

Ads are regular advertisements which appear among the text of the newspaper. Usually these ads will list goods or services along with their current prices. If there is a sale on any particular item, it is usually highlighted.

Supplements are separate advertisements which are distributed with the newspaper. These supplements are usually printed to announce larger store-wide sales covering several times.

Classified Ads offer a wide range of services as well as new and used merchandise. It is a distinct section, usually found at the back of the newspaper. While regular advertisements and advertising supplements are normally paid for by larger business firms, this is not the case for classified ads. Most classified ads are placed by individuals who have a particular service or item they are seeking to sell, rent, or trade. The classified section is typically divided into category headings, which might include such things as HOUSES FOR SALE, BICYCLES FOR SALE, LIVESTOCK FOR SALE, or ELECTRICAL APPLIANCES FOR SALE.

Shopping from the newspaper offers the distinct advantage of being able to compare prices on similar items to determine where it may be most economical to shop. It eliminates taking the time and expense of visiting many stores.

2) Mail-order catalogs are listings of various consumer items. They may be only a few pages long and of a very specialized nature, such as a catalog of flower seeds, or they may be several hundred pages long and contain almost every sort of consumer product imaginable. Perhaps the best known catalogs of the latter variety are the Sears, Roebuck and Co. Catalog, the Montgomery Ward Catalog, and the Spiegel Catalog.

For each item there is usually a picture along with all the relevant information -- sizes, colors, materials, packaging information, and so on -- that need to be known for ordering purposes. There is also a catalog number that is important in identifying each item when it is ordered. However, you should wait awhile before ordering items by mail until you are fully familiar with the procedures and understand all the conditions concerning mail orders.

3) The Yellow-Pages of your telephone book are a good source of shopping information. They list stores and the merchandise they sell. They also list a variety of repair services available in your area.

b. SHOPPING INEXPENSIVELY

1) SALES - Items on sale are those priced lower than usual. They are often advertised well in advance. Many stores always have some items on sale; however, the items chosen for sale and

the length of the sale may vary. Sometimes, items that are listed on sale may be "sold out" before you arrive at the store. In this case, you might be able to ask for a "raincheck." A raincheck is a slip of paper stating what item was on sale and the sale price. This allows you to buy the item at the sale price when the store receives additional stock, even if the sale is over when the item arrives.

2) COUPONS - Sometimes it is possible to get coupons which allow you to buy certain items at a discounted price. Normally coupons are found in newspapers, on the packaging of previously purchased items, or they may come unsolicited through the mail. If you choose to purchase the item, you must give the coupon to the cashier at the time of purchase. Many coupons have expiration dates; they are no longer valid after these dates.

c. WHERE TO SHOP

There are many different types of stores and markets in the U.S., and the sorts of goods and services offered by each vary greatly. Here are some common types of shopping places:

1) Supermarkets - Supermarkets are the most common place to buy food. They are large, modern stores that sell all types of food products. They may also sell cleaning products, cosmetics, magazines, some clothing and household items, and non-prescription drugs.

2) Department Stores - These are mostly large chain stores that sell clothing, furniture, appliances, hardware, shoes, and various other items.

3) Thrift Shops - Thrift shops sell used items at very reasonable prices. Americans do not feel embarrassed about buying used clothing and furniture in thrift stores. These stores are usually run by charitable organizations.

4) Farmers' Markets - In some areas of the U.S., farmers come into town on certain days of the week to sell fresh fruit, vegetables, and flowers. While prices may not be lower, the quality is usually higher than in supermarkets.

5) "Ethnic" Grocery Stores - In many cities there are ethnic stores where foods from different parts of the world are sold.

d) PAYING FOR MERCHANDISE

If selecting the correct merchandise is the first step, paying for it is the next. Bargaining is not common. People do bargain on expensive items, such as automobiles and houses, as well as items bought at the farmers' markets, flea markets, or directly from the owner.

The simplest form of payment is cash. However, it is often inconvenient and unsafe to carry around large amounts of cash. For this reason, many prefer to use checks and credit cards. Checks are accepted by most stores, but the individual is usually required to produce two pieces of identification. Since you should never mail cash, personal checks or money orders are the safest way to pay by mail. Money orders, which can be obtained at banks or post offices, must be purchased for a defined amount. A fee is charged, depending on the sum of the money order. Credit cards allow for the purchase of merchandise on credit; however, there will be a charge for partial or time-deferred payments, making credit card purchases more expensive than payment by cash or check.

e. SALES TAX & SALES RECEIPTS

Consumers in most states pay a sales tax in addition to the cost of the item. The amount of the sales tax depends on the cost of the item.

At the time payment is made, you will receive a sales receipt. Retaining sales slips or receipts is an important consumer practice. These are proofs of purchase; in the event that you want to exchange or return merchandise, you may be required to show the receipt.

f. WARRANTIES

Warranties, or guarantees, protect the consumer from defective products. A warranty sets forth in writing the responsibilities and duties of the buyer and seller in the event that the product is or becomes defective. It may explain whether the product will be replaced, repaired, or if a refund will be made. It also establishes a time-limit beyond which the guarantee is no longer in effect. Warranties sometimes require that the new owner mail a registration card to the company before the warranty becomes valid.

g. RETURNING MERCHANDISE

Each store has a policy on returning merchandise. You should become familiar with it. Keep your sales receipts in the event you may need to return an item.

If consumers have a problem, they may call a local consumer protection agency. These organizations may intercede on the consumer's behalf, or provide advice or other assistance to the consumer.

h. USING CREDIT

Buying on credit means buying with money that must be paid back later--"buy now, pay later." There are advantages to using credit. Credit allows you to obtain items and use them while they are being paid for. Sometimes there is a savings in buying items now rather than later when the price may be higher. But there is also a danger in using credit. You may be tempted to buy too much, thereby obligating much of your future income to credit purchase. There is also the risk that the item will be repossessed if payments cannot be made or are not made promptly. In addition, the item will cost more than its original price, since you must pay interest on credit purchases.

Nevertheless, most people will need to use credit to make large purchases, such as a house or a car. Establishing credit is an important step for most families and individuals.

Getting credit the first time for large purchases or cash loans is difficult. It may be easier to get credit for smaller purchases, but even then, it is sometimes necessary to have good credit before credit will be given. So, how do you start? Having a savings account and a checking account that is not overdrawn is a good way to begin to establish credit. Paying bills on time is also important. Then, it should not be difficult to obtain a charge account or credit card, for a local department store.

Within families, both spouses should establish credit so that if they separate or one spouse dies, each spouse will already have established his or her "credit rating."

What is a credit rating? Basically, to have a good credit rating, one must have a history of making payments on credit purchases and loans in a prompt fashion. An individual should not have defaulted on any debts. Stores or companies who want to know the credit rating of an individual consult with a local credit bureau. A credit bureau keeps records of an individual's past and present financial transactions as well as relevant personal and family data. Individuals can obtain a copy of their credit rating at those offices, and can challenge the rating if they think there has been an error.

With certain credit cards, payment is due in full at the end of each billing cycle, which means that large purchases cannot be spread out over time in smaller payments. It is also important to note that credit card companies charge interest rates as high as 21%. It is necessary to read carefully all credit agreements before any card is used.

If a credit card is lost or stolen, it is important that it be reported to the store or company right away. Reporting a loss right away limits the credit card holder's liability for unauthorized use.

3. BANKING SERVICES

Americans rely on the services provided by banks to a great extent. This is a result of the wide variety of convenient services which banks make available to individuals and organizations. Common banking services include:

a. CHECKING ACCOUNTS

Checking accounts are the most commonly used banking service. You will probably want to have one soon after you start to work. Most people avoid carrying large amounts of cash for safety reasons and may use personal checks as a way to pay for everyday goods and services. When an account is "opened," the customer is allowed to keep his or her money in an account, and to withdraw it whenever necessary. The bank customer is given checks that can be filled out and used as money. To open a checking account, you must go to a bank to make the necessary arrangements, such as filling out a signature card. Your choice of a bank may be based on the kinds of services it offers, or you may choose it because of the convenience of its location or the hours of its operation. Spouses can open a joint account; then either person can sign checks.

People who have checking accounts must be familiar with four basic forms/procedures: deposit slips, checks, checkbook stubs or registers, and monthly account statements.

1) Deposit Slips - Once you have an account, you may choose to deposit money into it regularly. Deposit slips usually have your name (or both spouses' names for a joint account) and account number stamped on them, or a place where you can enter this information. Deposits slips serve as tally sheets if there are several checks as well as cash to deposit at the same time.

You complete the slip, and together with the money, turn it over to the bank teller who will give you a receipt. Blank deposit slips are given out at the time the account is opened; additional slips can be obtained by requesting them from a bank teller.

2) Checks - Checks can be completed and signed only by the individual in whose name(s) the account has been opened. To fill out a check, you must include:

1) the date
2) the name of the institution or individual for whom the money is intended.
3)the amount written in numbers, e.g. $10.00, $35.50, including dollars and cents.
4) the amount written in words, e.g. "ten dollars and no/100", "thirty-five dollars and 50/100."
5) your signature.

Blank checks are received at the time that an account is opened and imprinted ones are received shortly thereafter, usually for a small fee. Each blank check should include the name, address, check number, and account number of the person or persons opening the account. You should look at each check to insure that this information is correct. If a check is lost, the bank should be notified right away so that no payment will be made on that particular check.

3) Checkstubs or Registers - At the time that a check is written, you should record in a register the date, the name of

the person to whom it was paid, and the amount. This chart, or register, should contain a running total of the amount of money that remains in your account. What remains is the "balance," or remaining funds available to be spent.

4) Account Statement - Each month the bank usually sends each of its customers an account statement, which shows all the deposits and withdrawals made on the account over a given period, and any charges or fees deducted by the bank during the month. Some banks charge customers a set monthly service fee. Others charge a small amount for each negotiated check. Still others use a combination of these methods. Very few do not charge at all. Whatever method is used, however, will be reflected in the statement. You can use the monthly statement to double-check against your own checkstubs, or register, to insure that the bank has made no errors. Finally, cancelled checks--checks that have already been paid out--are usually returned with the monthly statements, and become official receipts for previous expenses.

Many banks are now offering to pay interest on checking accounts, but the minimum balance required is usually high. The time for payment of interest varies. When such interest is added to an account, the new balance is recorded in the monthly account statement.

Writing a check for an amount larger than is presently deposited in an account is known as "overdrawing" an account, and it can have serious consequences for the person who does it. The individual's account may be closed or his credit rating may suffer. There is also a possibility of legal action and fines or imprisonment if the account is grossly overdrawn. However, all this can be avoided if you have an account with overdraft privileges.

b. SAVINGS ACCOUNTS

Opening a savings account is not difficult. All that is required is a Social Security card and some money. These kinds of accounts are designed primarily for depositing money and accumulating interest.

Some savings accounts use a "passbook" in which the deposits, interest which is earned, withdrawals, and charges (if any) are recorded. The passbook usually remains with the person who has the account, but must be taken to the bank when deposits or withdrawals are made.

Commercial banks are not the only places where one can earn interest on deposited money. Savings and loan institutions, labor unions, and credit unions are some other places where individuals may go to keep their savings.

c. LOANS

Banks are not the only places you can go to get a loan. Banks do, however, offer loans at reasonable interest rates; for this reason you should first visit a bank if you need to borrow money.

For many individuals who are just getting established in a community, it may be difficult to get even a small loan, unless they know someone who is considered a "good credit risk" who is willing to co-sign their loan applications. A co-signer pledges that in the event that the person who borrows the money does not pay it back,the co-signer will. Who might be considered a good credit risk? Most banks would say that a person with steady income, a bank account, and history of paying bills and loans on time would be a good credit risk. It is this kind of person to whom banks like to lend money, and would accept as co-signers for others.

d. SAFETY DEPOSIT BOXES

Safety deposit boxes are safe places to keep important papers or items. Safety deposit boxes are locked boxes, which are available in several sizes, and are located at most banks for people who want such security for their valuables. Some banks offer safety deposit boxes as part of their regular service to people who have accounts at their banks. Most banks, however, charge a small fee for the use of safety deposit boxes.

B. CONCLUSION

Financial practices in the U.S. can be very complex, but refugees can protect themselves by using the information from this chapter and from other sources, such as banks and newspapers. Because refugees may have limited financial resources during their early years in the United States, it is important to make the best possible use of the money they do have. Careful budgeting, comparison shopping, and appropriate use of credit and banking services can help.

CHAPTER IV

EDUCATION IN THE UNITED STATES

A. INTRODUCTION

Educational institutions in the United States reflect the nation's basic values, especially the ideal of equal opportunity. Education is accessible to everyone in the United States, regardless of age, race, ethnic background, or social class.

Students are required by law to begin school at age six and to remain in school until age sixteen. Most students, however, complete at least twelve years of schooling, finishing at about age seventeen.

Schooling for children is usually divided between "elementary" education (ages 6 through 11) and "secondary" education (ages 12 through 17). Those children who finish secondary education receive a high school diploma.

The following chart shows the division of the 12 years of education for children. Your children may go to different schools in the same community depending on their age and how that community divides the 12 years of education.

ELEMENTARY EDUCATION

(May be called: primary school, elementary school, grade school)

age: 6	grade: 1
7	2
8	3
9	4
10	5
11	6

SECONDARY EDUCATION

(May be called: middle school, high school, etc.)

age: 12	grade: 7
13	8
14	9
15	10
16	11
17	12

Adults (18 years and older) also have many opportunities for education. Working and going to school are often done at the same time. Since the cost for education after the secondary level can be very expensive, opportunities for studying part-time and working part-time are available.

A brief discussion about the opportunities for education, and the reponsibilities they entail, follows.

1. EDUCATION FOR CHILDREN

a. KINDS OF SCHOOLS

1) Public Schools - All children may attend school for 12 years at a public school. Some public schools also offer one year of "kindergarten." Kindergarten precedes the first grade. Public schooling is paid for by residents of a community, usually through local taxes. The money raised through taxation is administered by the "school board" of each community. School board members are elected by all citizens in that community. Because every citizen can participate in the local educational system in this way, this is called public education.

All public schools in the USA offer courses in certain basic areas of instruction. These usually include reading and writing, mathematics, United States and world history, science, art and music, and physical education. Course requirements are determined by the local school board or by the State Department of Education. For this reason, course requirements may be different from state to state, city to city, or even school to school.

The elementary level has required subjects. The secondary level offers optional (elective) subjects in addition to basic required subjects.

Many secondary schools offer courses in vocational training, such as auto mechanics, carpentry, home economics, agriculture, and clerical or secretarial skills. Frequently, students who plan to go to work immediately after high school will take courses like these to develop job skills. These subjects are normally offered as electives to all students in a school.

2. Private Schools - In addition to public schools, there are many private schools in the United States. A large number of these are run by religious groups. Private schools usually require payment of tuition or matriculation fees before students can attend them. These fees may be quite low or quite high, depending on the particular school. These fees are paid directly to the school, not through taxes. If your children attend private schools, you are still required to pay taxes which help to support public schools.

3. Pre-Schools - Most areas have schools for children who are younger than six. These schools, sometimes called kindergartens, nursery schools, or pre-schools, provide educational training for children prior to the first grade. They are usually private, and tuition or an attendance fee is required. Kindergartens may be a part of the public school system in some communities. When this is the case, they may or may not charge a tuition fee, and enrollment may or may not be mandatory. Most pre-schools admit children between the ages of two and five.

b. THINGS TO KNOW ABOUT SCHOOLS

1) School Staff - At the elementary level, usually one teacher is responsible for one class and will teach all the subjects to that class. At the secondary level, different teachers teach each subject. Instead of remaining in a single classroom, the students move to a different room for each subject. In addition to teachers, counselors are usually available to help students deal with their problems as well as to provide educational and career guidance.

2) Transportation - Sometimes the school may be close to home, and children living nearby can walk to it. For children living far from the school, there are usually school buses which provide free transportation to and from school.

3) Attendance - Most children attend school for six hours a day, Monday through Friday. The school year usually begins in September and continues until June. The months of June, July and August make up the summer vacation period. This period is sometimes used by the school to assist students who may have missed work during the regular school year, or to provide extra or recreational-type special summer courses at which attendance is optional.

There are other short vacations or holidays during the school year when the school is closed. Some ethnic or religious groups have certain traditional holidays as well. These are not normal school holidays. However, it is usually possible for children to be excused from school for these holidays or events. In such cases, parents are often required to give advance written notification of the absence.

Parents are responsible for seeing that their children attend school each day. If a child is absent, the parents are expected to provide an explanation for the absence. Some schools may require that the parents call the school's administrative office the morning that the child is absent, as well as provide a written note explaining why the child was absent when he or she returns to school. Unexcused absences, especially if they occur often, may lead to a child's suspension from classes. The parents are then asked to go to the school and discuss their child's problems with a school official.

4) Lunch - Students usually eat their noon meal while at school. Many schools do not allow students to leave the school grounds during the lunch period. In general, students either bring their own lunch from home or purchase lunch at the school cafeteria. The meals in these cafeterias are usually low in cost and well-balanced.

5) Books - Most public schools lend students the textbooks they will need during the year. The books must be returned to the school at the end of the year. If a child damages, loses, or

does not return a book, the child's parents usually must pay for its replacement.

6) English Classes - Schools have a number of ways of helping non-English speaking students to learn the language while in school. If there are many students who speak little or no English, classes in English as a second language (ESL) may be offered. Sometimes, bi-lingual education classes are provided, with some classes taught in the child's own language. If there are only a few students who need special English classes, schools may arrange to have a tutor work with these students. Parents should make sure that their children are getting help in learning English.

7) Evaluation - Students are evaluated in a number of different ways. These evaluations are usually based on attendance, completion of assignments, tests, and participation in class. There are various grading systems used to represent a student's level of achievement. Under the traditional system, a school uses letters from A to F, with A representing excellence and F representing failure. Other schools may use number scales, an S (satisfactory) / U (unsatisfactory) system, or pass/fail. A few schools may not use a grading system at all, but instead rely upon a subjective written evaluation by the teacher on how well each student seems to be doing.

Most schools do not have tests that students must take to pass from one grade level to another or from elementary to secondary school. If the schoolwork of the child is satisfactory, the child moves on to the next grade at the beginning of the school year. In some states, however, students must take minimum requirement tests in order to graduate from high school. These are not national matriculation examinations.

Sometimes students are given standardized tests, i.e. tests given in many schools throughout the country. They do not determine whether a student passes or fails; they simply serve as a means to compare student achievement against a national average.

Children are usually placed at a grade level according to their age. Some schools give tests to children older than six. These are placement, not entrance, tests and may be used to decide in which class the child will be placed. They do not determine if the child will be allowed in the school.

8) Extra-Curricular Activities - In addition to classes and programs during the regular school day, most schools offer a range of sport and club activities during and after school hours. These may include such activities as basketball, football, soccer, baseball, track and field, volleyball, drama clubs, debate teams, language clubs, participation on school newspapers or magazines, art clubs, and so on. Some of the clubs may be vocationally related.

Some schools consider extra-curricular activities as just that -- extra activities -- and not a part of the child's basic school needs. Consequently, these schools may require that students maintain satisfactory grades in regular classes in order to participate in extra-curricular activities.

9) Conduct and Discipline at School - In addition to work in class, students are expected to complete all assigned homework on time. Students who are late to class without a written excuse, or who are late in completing assignments, may be disciplined. The discipline varies. It could consist of additional homework, having to remain after school, being denied permission to participate in certain activities, or being scolded by the principal or another school official. Physical punishment is not permitted in most public schools in the United States, but it is sometimes allowed.

c. COMMON PROBLEMS

Many refugee children face some obstacles as they adjust to school life. Unless they already speak some English, they may find that they are ignored by their fellow classmates. For a child in a new country, that can be a very lonely feeling. This problem, however, tends to disappear as the child's ability to communicate grows.

"Mainstreaming", the practice of putting non-English speaking children and other children with special needs directly into regular classrooms, is another potential problem area. Mainstreaming is more common in smaller cities and towns where schools have small numbers of resettled refugees and few resources for developing special programs for refugee children. In some cases interpreters are not available, and the initial problems of communication are severe. In general, however, despite such difficult circumstances, students make steady gains toward self-sufficiency and full participation in school life. This is not really surprising, since children have a particular ability to learn new languages and adapt to diverse cultures.

A more serious problem facing some refugee children, particularly in larger urban areas, is the presence of ethnic and racial tensions within the school. Confrontations between different ethnic groups may have several contributing causes. Confrontations may occur simply because of mistrust or suspicion between groups of students who know little of one another's customs or attitudes. Racial or ethnic confrontations are given serious attention by school officials. You or your child should speak with the teacher if this happens. However, care should be exercised not to label every childish quarrel as such a dispute.

d. WORKING WHILE ATTENDING SCHOOL

It is possible for older students to work while attending school, and many do. Jobs for students include newspaper delivery, yard work, baby-sitting, or working in a supermarket or fast-food restaurant. This work is usually done before or after regular school hours and on weekends. During summer months, when students are on vacation, many work full-time.

e. PARENTAL RESPONSIBILITIES

It is the parents' responsibility to see that their child is enrolled in a school as soon after their arrival in the United Stated as possible. Usually sponsors assist new arrivals in enrolling the children in school. Even if you arrive in the middle of an academic year, you will be expected to enroll your child immediately in a school and not wait for the start of the next academic year. Which public school the children are to attend is usually determined by the area in which you live and by the grade the children should be in.

It is necessary for parents to take some documents with them when enrolling their children in school. A child's I-94 card is certainly the most important of these. Other documents that would be useful include birth or baptismal certificates, immunization or medical records, or any other documents obtained from local service agencies that may, for example, indicate the child's local address. The following information is usually required for enrollment:

1. Full name of the child
2. Date of birth/age
3. Home address/and telephone number
4. Immunization/medical history
5. Names of parents
6. Parent's work address and telephone number

Most schools require that a child be given a physical examination before attending school. There are certain immunizations that are required by state laws. Parents need to inquire about such requirements at the time they take their children to school for enrollment.

Though public education is relatively "free," there are still some costs that must be paid by the parents. Book rentals, miscellaneous school supplies, or special fees for physical education classes or club activities are some examples of these extra costs.

Parents are expected to play an active role in the formal education of their children. Parents are encouraged to observe their children in school and to meet with their teachers, even if they do not speak much English. Some schools schedule regular parent/teacher conferences several times a year. Most schools also have a Parent-Teacher Association (PTA). At regularly-scheduled meetings, parents and teachers may discuss school programs and policies, ways of improving education at the school, and a variety of other topics.

American teachers usually appreciate comments or questions from parents. Such communication helps them assess how they are performing their job, and provides them with an opportunity to let parents know how their child is doing in school. It also helps parents to become more actively involved in their new community.

f. BEYOND HIGH SCHOOL

High school students can get information about opportunities after graduation from their school guidance counselor.

Some of the options to talk about are:

1. Getting a job after high school. The job may offer opportunities for more training.
2. Going to a vocational/technical school for training in a particular skill or interest.
3. Going to a two-year college.
4. Going to a four-year college or university.

Those interested in continuing their education at a two- or four-year college or university may have to take a standardized college entrance exam. The scores from this test are one of the admissions criteria used by colleges and universities. Most colleges and universities give special English tests to foreign students. Only students with a good knowledge of English can expect to pass these tests. Other criteria may include grades and a list of interests and activities the student was involved in during high school.

Education after high school is not free and may be expensive. A private college or university is much more expensive than a county or state college or university. However, the quality of the school does not change because it is privately-owned or publicly-owned. In order to pay for the expense of going to college or university, an individual can work first and go to college later, or can do both at the same time; in fact, many Americans must do both in order to finance their education.

2. EDUCATION FOR ADULTS

Education is a life-long process. Many Americans demonstrate this through their continual involvement in schooling and educational activities. Beyond the public school level, however, the burden for paying for education falls more directly on the student. It is common, therefore, for many adults to work full-time while studying part-time. Schools offer night classes, weekend classes, etc. to accommodate working students. Many educational/vocational programs are designed with just these kinds of students in mind. It is also common for people to work for a while and then (provided they have some means of support) to become full-time students to improve or change their employment status.

A major reason adults attend school is to better their employment situation. However, it is not necessarily true that the more education one receives, the greater one's earning potential will be. In fact, some skilled positions pay equivalent or higher salaries than professional positions that require much more schooling. In determining what sort of educational programs are best for any particular individual, it is important to make a careful analysis of job opportunities in the geographic area in which the individual plans to settle. It is equally important to consider the kinds of opportunities presented by full-time employment (including on-the-job training, seniority rights, benefits, etc.) that may make formal education programs a more beneficial endeavor at some future point.

In this section we will describe some of the most common institutions and programs which exist almost exclusively for adult learners.

a. ENGLISH AS A SECOND LANGUAGE

Many areas of the United States have places where non-English-speaking adults can learn English. Some agencies or places where you can find these classes are:

1) Adult Basic Education (ABE) Programs - These programs are usually run by local school boards. They provide many educational opportunities, often including English as a second language (ESL) classes. There may be a small fee, although sometimes these classes are free. They also provide an opportunity for the adult student to meet students from different countries.

2) Voluntary Agencies (Volags) - Volags sometimes provide special English and cultural orientation for refugees. Newly arrived refugees should inquire about such classes at their local volag offices or through their sponsors.

3) Churches - Churches and other religious groups involved in refugee resettlement sometimes offer special English or cultural orientation classes.

4) Commercial Language Schools - These offer ESL classes but are usually quite expensive.

5) Tutors - Newly-arrived refugees may have the opportunity to study English with a tutor. The tutor could be the sponsor, a neighbor, or a new acquaintance from a community organization or church. While some tutors volunteer their services, others (particularly professional tutors) expect some form of payment. Tutoring is a good alternative if no professional programs for ESL are available.

6) Where There Are No Programs - Sometimes there are no formal classes for ESL training available in a community. If you find yourself in this situation, there are still ways to learn English. For example:

. make an effort to speak English to Americans in the grocery store, at the bank, and with your neighbors. Even one or two words a day will help you develop your English skills.

. watch television and deliberately listen for specific words or phrases. Then practice them with friends and American neighbors.

. use a bi-lingual dictionary to learn new words. Ask an American friend to pronounce the words for you and put the words in context (sentences). Practice.

. begin to use the English books from your children's school.

. self-instructional ESL material is available, although it may be expensive.

b. ADULT BASIC EDUCATION (ABE) PROGRAMS AND CLASSES

In addition to ESL classes, many local adult education programs offer classes to assist adults in obtaining high school diplomas, as well as classes of general interest. Some are designed to give people a chance to exchange their knowledge or skills with others. Other typical classes include painting, pottery, sewing. cooking, and auto mechanics. These classes are often conducted at a local elementary or secondary school during the -evening hours and require only a small fee.

c. VOCATIONAL AND TECHNICAL SCHOOLS

Vocational or technical schools specialize in training people for certain occupations. Such programs are available in private vocational or technical schools and also as separate programs in most junior or community colleges (see below). These programs usually charge tuition, the amount of which varies. Typical examples of occupations for which training programs are offered by these institutions include training as a welder, medical or dental assistant, electronics assembly worker, computer programmer, auto body repairman, and various secretarial positions.

d. COLLEGES AND UNIVERSITIES

There are two major types of colleges and universities in the United States: there are two-year institutions and there are four-year institutions. These institutions may be either public or private. Two-year institutions are typically called "junior" or "community" colleges, while four-year institutions are referred to as colleges or universities. Colleges are generally smaller and have fewer departments than universities.

Four-year colleges and universities focus most of the resources on a wide range of bachelor's degree programs in the areas of pure science, social science, arts, and humanities. Students are usually required to complete a general core curriculum during their first two years before concentrating on their chosen field (e.g., physics, mathematics, education, art history). In addition, these institutions may offer advanced study beyond the bachelor's degree level, commonly referred to as "graduate school."

Two-year junior or community colleges focus primarily on vocational skills, but also provide general preparatory education for students wishing to transfer to four-year institutions.

Costs for attending colleges or universities vary greatly. Public institutions run by the state or county receive government support; therefore, they usually charge a smaller tuition or fee than private institutions which must rely more heavily on student support. Below is a comparison of 1985-1986 undergraduate tuition costs, including room and board, at three institutions of higher learning in the Washington, D.C. area. (Books and personal expenses are not included.)

4-year private university

Tuition:..........$ 9,300/year
Room and Board:...$ 3,600/year
TOTAL: $12,900/year

4-year public university

Tuition:..........$ 1,500/year (resident)
Room and Board....$ 3,420/year
TOTAL: $ 4,920/year

Tuition:..........$ 4,200/year (non-resident)
Room and Board....$ 3,420/year
TOTAL: $ 7,620/year

2-year community college

Tuition:..........$ 800/year (resident)
Room and Board....(not-available)

Tuition:..........$ 3,465/year (non-resident)
Room and Board....(not available)

Low-interest loans for college students are offered by both the federal government and by some wealthier schools and charitable organizations. By far the most common source for grants or scholarships is the federal government. There are various scholarships for students who are bright, but who do not have much money, as well as work-study programs that pay students for part-time work while they attend school. Exact information and applications for these programs must be obtained from the "Financial Aid Office" of the college or university the student attends or plans to attend. Since funds for these programs have been reduced recently, competition for available support is keen.

e. MILITARY SERVICE

One source of training that is often overlooked is the training provided by the United States armed services on active duty, the reserves, and the National Guard. Whereas enlistment in the armed services requires a full-time commitment, the reserves and the National Guard are "part-time" military services designed for people who work full-time at regular civilian jobs. Meetings of each local unit occur on specified weekends, and usually include an annual "tour of duty" which lasts approximately two weeks. In return, members receive training in specialized fields and are given part-time pay.

Requirements for joining the reserves, the National Guard, and the regular armed services are basically the same:

- each person must be a US citizen or possess a Permanent Resident Alien Card (I-551). Refugees are eligible to apply for this card after they have lived in the U.S. for one year.
- each person must pass a physical examination.
- each person must take a written test in English.
- each person must go through a security check.

The security check for the military service is called the National Agency check and requires both personal documents/affidavits and references as to previous work history or military history. You can become a provisional member of the reserves and National Guard while the security check takes place.

B. CONCLUSION

Perhaps the most advantageous tool for newly arrived refugees is an attitude that allows them to have courage in learning about their new culture and the English language. Being courageous means to take advantage of all available opportunities to use English or to learn about American culture. A refugee has many such opportunities during the course of the day. Speaking to co-workers, with neighbors, or with grocers at the local market are just some examples. Leaving the relative security of the home to explore the surrounding neighborhood, utilizing public facilities, and interacting with other people are other ways to learn about American culture. Being courageous also means that you may fail in your first attempts to communicate, but this failure may provide valuable lessons. In general, refugees who are persistent in learning about American culture and English are the first to succeed in their new lives.

CHAPTER V

SOCIAL, POLITICAL, AND RELIGIOUS SYSTEM

A. INTRODUCTION

This chapter describes refugees' relationships with the social and political organizations that may affect them in the United States. There are many such organizations: schools, health care agencies, social service agencies, and political bodies ranging from the Congress of the United States to the local Board of Education. Because local agencies differ from community to community, refugees should obtain the help of a sponsor, voluntary agency representative, or another knowledgeable person to find out about the specific services available in the new community and how to obtain them.

This chapter is divided into four topics:

. Social Services - The first section describes the kinds of services available to people with low incomes or others with special needs. Because these services are generally administered on a local level, they are discussed only generally. More specific information can be obtained from a sponsor or other individual.

- American Health Care - Americans enjoy a wide range of health care services; these services can also be expensive. This section describes the kinds of services available and the different settings that provide them, and discusses the ways in which Americans typically pay for health care.

- Government and Law - This brief introduction to the American political system describes the organization of the federal government, the typical organization of state and local governments, and freedoms and laws in the United States.

- Religion in America - This section briefly describes the role religion has in American life.

1. SOCIAL SERVICES

There is a wide variety of social services available in most communities. Some are provided by federal, state or local government agencies, and some may be available through private non-profit agencies. Their titles vary greatly, and often the title may not describe the service. You must learn the name and location of such agencies in your own community. Your sponsor or agency resettlement worker can help you become familiar with them. You can also look in the telephone book under "Associations," "Charitable Organizations," or "Government Agencies," to find lists and names of social service agencies.

Therefore, the following is not a description of how any one community is organized to provide services. It merely describes some of the services and programs which are generally available.

In the USA, all able-bodied people are expected to work to support themselves and their families.

Two kinds of programs exist for people who are incapacitated or who are permanently or temporarily unable to work or find employment.

a. INCOME MAINTENANCE PROGRAMS

1) Social Security - This is a federal government retirement insurance program available to almost all Americans who work. Employer and employee each pay a tax to the national government. With a few exceptions, all working people must pay tax into the Social Security fund. All people covered by the system can retire at age 65 and receive retirement payments from Social Security. You can also retire at age 62, but the benefits you receive are lower. Payments vary according to one's wages and length of employment. There are other retirement programs besides Social Security. Many organizations have their own retirement programs for their long-term employees.

2) Unemployment Compensation - Many jobs are covered by an unemployment compensation program, which exists in all states and is financed through employer-paid taxes. When an employee has worked for a given period (usually 6 months) and then loses the job for reasons beyond his or her control, he or she is entitled to receive unemployment compensation (money) for a set number of months. Persons receiving unemployment compensation must register to look for work, must accept a suitable job if offered one, and must report to the public employment office on a regular basis.

3) Worker's Compensation - States have programs of worker's compensation paid for by a tax on the employer. This pays an employee who has been injured on the job for costs of medical expenses and compensation for time lost at work.

4) Special Cash Assistance Programs for Persons with No Income or with Very Low Income - Most people in the USA work to earn income from wages or self-employment. They can receive benefits like Social Security when they retire, or worker's compensation if they are disabled. If they are temporarily unemployed, they may receive unemployment compensation.

For people who are unable to work or whose unemployment benefits have terminated, there are also programs to help. These programs, which are administered by state and local governments, vary in scope and in the size of the benefits given to individuals and families.

Although public cash assistance is available to the elderly, the severely handicapped, single parents with very young children, those who are temporarily poor or unable to work, this is not a desirable permanent way of life in the U.S. All who can work should seek employment and become self-sufficient.

5) Supplementary Security Income (SSI) - This is a federal cash assistance program for persons over 65 or severely disabled persons who cannot work. It is available in every state, and recipients who are eligible get the same federal grants, which some states may supplement.

Applications for this program are made in the local offices of the federal Social Security Administration, which is the same office you must go to to get your Social Security card.

b. OTHER PROGRAMS FOR PERSONS WITH VERY LOW INCOMES

In-kind assistance programs, such as food stamps and assistance with heat (HEAP) and energy costs, are available throughout much of the country; the allowances are similar everywhere. These programs may be of great assistance in supplementing the incomes of newcomers, especially during their first year in the USA when many are in entry-level jobs and are earning very modest salaries.

1) Food Stamps - This is a federal program designed to help low-income people have adequate nutrition. Applicants must have low incomes and must periodically provide proof of their income to remain eligible. Depending on income and size of family, applicants are given a fixed number of food stamps to be used to buy food. Non-food items, such as liquor or cigarettes, cannot be bought with food stamps. Food stamps are accepted at most supermarkets.

2) Energy Assistance (HEAP) - This is a federal program administered by state and local governments to help low-income people who cannot afford to pay heating expenses.

2. AMERICAN HEALTH CARE

The system for providing health services in the United States is complex and highly-specialized. It is also private, rather than socialized, and it is generally expensive. Your sponsor or relative can help you better understand the system. This section describes some of the ways medical needs can be taken care of in the USA.

a. PUBLIC HEALTH

Some medical concerns are the responsibility of the county or local government. The primary function of the local government is to protect the health of the community. There is usually a Public Health office in every county to do this. One way this is done is by controlling the spread of contagious diseases. These offices provide inoculations for vaccine-preventable diseases. They also test for such diseases as tuberculosis (TB) and venereal disease (VD) and provide treatment. The services for testing and treatment of communicable diseases are generally provided free-of-charge in order to make them available to everyone.

Public Health offices also regulate and inspect the water supply; regulate and inspect safe handling of food in restaurants; control the spread of disease by animals; and, in general, are responsible for protecting the community from any kind of epidemic.

b. PRIVATE DOCTORS

For people who are sick, or simply want a health check-up, an appointment can be made with a private doctor. Private doctors often specialize in certain kinds of health care. Therefore, a general medical exam is done by a "general practitioner" or an "internist." Or, if a person has a broken bone, an orthopedist (bone specialist) will treat the problem. Usually, a person returns to see the same private doctor over the years for general medical care.

Private doctors are usually more expensive than doctors at public health clinics. Payment for their services is usually required at each visit. You must make an appointment in advance before visiting a private doctor. If you are unable to keep the appointment, you should call on the telephone and cancel it. If you do not cancel the appointment, you may be charged even if you do not go.

c. CLINICS

A clinic is a medical facility where several medical services are provided. Some clinics are privately-owned and some are supported by local governments or charitable funds. Here is a brief description of different types of clinics. Since each community differs in its health care system, you may be able to find one or more of these types your particular community.

1) Private Clinics - Private clinics are staffed by a group of doctors who usually have different specialties. Private clinics are similar to private doctors in that the cost is relatively high, and an appointment is needed. One advantage to a clinic is that there is usually another doctor available when a person's own doctor has been called away for some reason.

2) Community Clinics - Some communities have clinics which are partially or fully supported with government or charitable funds. Fees are charged according to the patient's ability to pay. These clinics are staffed by a group of doctors, and the

patient may see a different doctor at different visits. The services of community clinics can vary greatly depending on the needs of the community they serve. They may require or prefer appointments; however, some clinics see patients on a "first come, first served" basis. These clinics are often very crowded and require longer waiting periods.

3) Hospital Outpatient Clinics - These clinics are attached to a hospital and may operate as a private or community clinic. Hospitals which teach medical students usually have an outpatient clinic staffed by students and teachers.

4) Health Maintenance Organizations - This type of service operates very much like a large clinic with many doctors and sometimes its own hospital facilities. A person "joins" the organization by signing a contract for services and paying a set amount of money each month. The services to be provided are fully described in the contract. This type of service usually covers all common medical treatments and most major hospital and surgical care. The monthly charge covers only services delivered at the organization's facilities. There is an emphasis on preventive health care. Therefore, routine health checks are not only encouraged, but are included in the monthly fee.

d. HOSPITALS

Most American communities, even ones in rural areas, have hospitals.

Except for emergencies, most people go to a hospital only when it is recommended by their doctor or clinic. The medical care given at a hospital is for a specific problem rather than for a general check-up. Diagnosed medical problems which cannot be treated at home and need to be treated under a doctor's continuous care are treated at a hospital.

Hospital care is expensive, and most hospitals require proof that a person can pay (such as insurance coverage or Medicaid) before agreeing to treat them. However, there is usually one hospital in the community that will accept patients who cannot pay much or who need more time to pay.

e. EMERGENCY MEDICAL SERVICES

If there is an emergency, there are facilities in each community to take care of it. For example, if you are out shopping and you fall and hurt you leg, you probably will be taken to an emergency room at a hospital by the police.

The emergency medical services may be somewhat different in each community. When you arrive in your new community, it is a good idea for you to ask your sponsor or resettlement worker to describe these services and how to use them. The most common services are:

1) Hospital emergency rooms - Emergency rooms are usually open 24 hours a day. If the sick or injured person can walk, or

if there is a car available and the hospital is not too far away, it is best in most cases to take the person directly to the emergency room. Not all hospitals have an emergency room, so it is good to check before the need arises.

2) Paramedics - Some communities have units of trained paramedics who will come to the home and administer emergency assistance. They will arrange to get the person to the hospital, if needed. Although paramedics are not physicians, they are trained in emergency medical care. Because they are able to get to the home or the scene of an accident quickly, they have been able to save many lives which might otherwise have been lost. The telephone number for emergencies, to call police or paramedics (usually 911 or 0), should be kept close to the telephone. They can be called any time of the day or night. When called, they will need the name, address, and a brief description of the type of problem (such as "can't breathe"). In some communities there may be a fee for this service.

3) Ambulance - Most communities have an ambulance service. Ambulance services are usually privately-owned and charge a fee for their services. Ordinarily, the patient is billed after the service is provided. There are usually special telephone numbers for ambulance services which also can be called any time of day or night. When called, they will need the same information as paramedics would.

4) Poison Control Center - In some areas there is a special telephone number to call if someone swallows something poisonous. If the substance or the container can be described, the center will be able to give directions to treat the victim.

f. DENTISTS

There are private dentists and dental clinics that operate in a way similar to medical services. Public or community dental services are rare. Appointments are usually necessary. Less expensive dental care can be obtained at the outpatient clinics of dental schools.

g) PAYMENT FOR MEDICAL AND DENTAL SERVICES

The cost of medical services is different in different parts of the country. Even if the medical services are not needed each month, it is important to save money for medical services out of every pay check. Most medical services in the United States are provided by organizations or individuals who charge fees for those services. The fees cover the cost of the doctors' and nurses' time, the medicine and equipment used, and the space in the facility. The government does not subsidize these organizations or individuals, so they need to cover all of their costs, and make a profit, too.

To cover the cost of medical and dental services, many people have what is called insurance. Insurance is a system in which a person makes a monthly payment to an insurance company. Then, when that person is sick, the insurance company will pay all or part of the cost.

Insurance may be provided by your employer. Or, individuals can buy insurance on their own. Insurance usually covers the medical costs of family members, too.

It is very important that the agreement for insurance is understood. Usually, some of the medical cost must be paid first by the individual. The insurance company will then pay the rest. Not all kinds of medical problems are covered by insurance. If you want to buy medical insurance, ask your employer or your sponsor for advice.

It is also possible to pay for services in cash. For a major illness, however, a person's savings can be used up very quickly. Some doctors and clinics require that a person pay for services in cash even when they are covered by insurance. The person then submits a "claim," or bill, to the insurance company. The insurance company will then pay the person for all or part of his medical costs.

Although medical and dental services are costly in the United States, there are ways to cope with the costs; in addition, services are available. There are trained people to help in any emergency, as when your child gets suddenly sick during the night. Remember that the police can help you in this situation, too. And, every town has an emergency telephone number that you should learn in case of any emergency.

3. GOVERNMENT AND LAW

The United States is a country of great contrasts. Physically, it covers a wide geographical area and its inhabitants are culturally and racially diverse. From its beginning the United States has been a land of different races and cultures. During the past decades, political and economic upheavals in many parts of the world have brought many more to seek refuge in this country, thereby further increasing the racial and cultural mix. Anyone who plans to live here must expect to live and work in a multiracial and multicultural environment. The geographic breadth and cultural diversity of the United States directly influence the social, political, and economic structures of the country.

The United States of America is composed of fifty states and the District of Columbia, usually called Washington, D.C. The distance from coast to coast is more than 3,000 miles (1 mile = 1.6 km.), and the distance from north to south is about 1,600 miles. In the United States' vast expanse virtually every kind of landscape, climate, and people can be found.

Life in American cities offers a wide choice of lifestyles and cultural environments, but for this reason it also requires strict adherence to laws and a great deal of tolerance for and understanding of the many different races and ethnic groups.

a. POLITICAL STRUCTURE OF THE US

This section will only give you an overview of the structure and operation of the government in the United States. It would be too difficult here to offer a detailed explanation. You should familiarize yourself with the American political system after your arrival in the United States.

The USA is a federal republic founded in 1789 and is based on a written Constitution, which is the supreme law of the land. The Constitution divides political power between three branches of the government -- the executive, the legislative, and the judicial -- and each of the branches is represented at the three levels of government: federal, state and local.

On the federal level the President and his Cabinet constitute the executive branch; the Congress, which is composed of two houses called the Senate and the House of Representatives, forms the legislative branch; and the Supreme Court, along with lower federal courts, is the judicial branch. The federal government determines foreign policy, national defense, taxation, and broad national policies in the fields of agriculture, business, labor, and commerce.

On the state level, the Governor represents the executive branch, and the State Legislature and State Supreme Court and lower state courts represent the two other branches. Examples of matters determined on the state level are education, liquor laws, and state taxes.

On the local level, the Mayor (or a County Executive) usually represents the executive; the City (or County) Council is the legislature; and the City (or County) Court is the judiciary. Examples of issues determined on the local level are police protection, fire protection, and sanitation.

On all three levels of government, power is divided. This political division of power is often referred to as a system of "checks and balances." For example, the President has the right to veto a law passed by the Congress, but Congress has the right to override his veto if two-thirds of the members vote to do so.

b. POLITICAL PARTIES AND ELECTIONS

The United States has a multiple-party system of politics, although two parties tend to dominate at the national level. Elections are held on all three levels of government and all political positions are elective, with the exception of the members of the Supreme Court and the lower federal courts, whom the President appoints. Certain presidential appointments must be confirmed by the Senate.

c. FREEDOM UNDER LAW

As a refugee living in the U.S., you will be entitled to many of the same basic rights as everyone living in the United States. This includes fair treatment under the law. The first ten amendments to the U.S. Constitution, known as the Bill of Rights, have been in force since 1791. Among other civil liberties, they guarantee:

- freedom of speech
- freedom of the press
- freedom of religion
- freedom of assembly
- protection against unreasonable search and seizure of property.

Laws made at the federal, state, and local levels of government are designed to protect these basic rights.

d. LAW IN THE UNITED STATES

Laws in the United States are intended to protect your rights. Every person, no matter how influential, rich, or powerful is subject to trial and prosecution if he or she violates the law. It is important, therefore, that you have a basic knowledge of your legal rights and responsiblities, as well as the main points of American law. Ignorance, or claiming you didn't know about a certain law, does not exempt you from prosecution if you break that law.

1) Federal Laws - Federal laws apply to every person living in this country. For example, federal law concerning employment prohibits discrimination in hiring or firing based on race, sex, national origin, or religion.

2) State Laws - State laws apply to a particular state, and they vary from one state to another. For example, in some states the law requires car inspection once or twice a year, but in others it is required only when the car is bought or sold. Driving also varies from state to state. In some states, you can get a driver's license at age 16; in others you must be 18. Many states set the age to drink alcoholic beverages at 18; in others the age may be 21.

3) Local Laws - Local laws apply to a particular city or county. For example, zoning laws define what part of the city or county is for residential building and which part is for business or commercial purposes.

e. LEGAL ASSISTANCE

If you are accused of a crime in the U.S., you are considered innocent until proven guilty. You have the right to an attorney or lawyer who will represent you in court. If you cannot afford a private attorney, the court must provide one for you. If you have a legal problem and are not sure how to best secure the services of an attorney, contact the Legal Aid Society in your town or in a large city near you.

f. LAW ENFORCEMENT AND PUBLIC SAFETY

Police are responsible for enforcing the law and ensuring the public safety. They also help people in less formal ways, such as giving directions to those who are lost, and responding to medical emergencies.

Although crime and violence exist in the United States, the crime rate differs throughout the country. No matter where you live, however, you should take basic precautions, such as locking your home and car, never carrying much cash with you, and knowing which neighborhoods to avoid at night.

In transit to your destination, you should be aware of the need to protect your valuables. Potential thieves may observe your unfamiliarity with your surroundings. You should be careful not to show, carry or leave in your hotel room, valuable jewelry or large sums of money. Usually you can request a receipt for such items and leave them in safekeeping with the hotel management for the duration of your stay. At destination, items of great value can be kept in safe-deposit boxes at banks which are relatively inexpensive and managed confidentally.

In the event that you need help, do not hesitate to call the police. The emergency number is 911 in major cities. In most places, you do not need money to dial this number from any public or private telephone. If you do not know the local police number, you can also dial "0" and the Operator will notify the police. If you do not speak English, just say "Help" or "Emergency" and do not hang up the phone. The open phone line will indicate where you are.

4. RELIGION IN AMERICA

Organized religion has always played an important role in American life. Eight of the original thirteen colonies were established in part by people fleeing religious persecution in Europe.

Before the American Revolution, each colony evolved its own legal, social, and religious systems. Following the European pattern, some states had adopted laws favoring one or more religions. However, with the Revolution, the colonies came together to form a new nation and adopted a federal constitution applicable to all. The first ten amendments to the constitution, known as the Bill of Rights, were adopted in 1791. The first of the first ten amendments guaranteed freedom of religion to Americans and set a tone of separation which has since characterized church/state relations in the United States. It stated that "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof."

123

In 1947, in one of its landmark decisions, Evans vs. the Board of Education, the Supreme Court gave a most comprehensive interpretation of the practical meaning of the First Amendment:

> "The 'establishment of religion' clause of the First Amendment means at least this: Neither a state nor the Federal Government can set up a church. Neither can pass laws which aid one religion, aid all religions, or prefer one religion over another. Neither can force nor influence a person to go to or to remain away from church against his will or force him to profess a belief or disbelief in any religion. No person can be punished for entertaining or professing religious beliefs or disbeliefs, for church attendance or non-attendance. No tax in any amount, large or small, can be levied to support any religious activities or institutions, whatever they may be called, or whatever form they may adopt to reach or practice religion. Neither a state nor the Federal Government can, openly or secretly, participate in the affairs of any religious organizations or groups and vice versa. In the words of Jefferson, the clause against establishment of religion by law was intended to erect 'a wall of separation between Church and State.'"

This does not mean, however, that the government is antagonistic toward religion. Though church and state have separate realms of responsibility, they often do work together in activities of mutual interest that are of benefit to society.

a. RELIGION IN AMERICAN LIFE

Religion is of paramount importance to Americans today and most of them identify with an organized religious body. A survey taken in 1980 on denominational membership reveals the religious identification of the U. S. population:

Protestants - 55%
(Baptists - 26%, Methodists - 9%; Lutherans - 6%;
Presbyterians - 5%; Episcopalians - 3%; Other - 6%);
Roman Catholics - 30%
Jews - 3%
Other Religions - 5%
Atheists & Non-religious - 7%

The vast majority of the U. S. population identify with the two major branches of Christianity: Protestantism and Catholicism.

Judaism is third among the world religions in America. With 6 million participating members, the American Jewish community is the largest in the world. Its three branches, Conservative, 42%, Orthodox, 28%, and Reform 30%, are served by over 4,000 synagogues throughout the United States.

Small numbers of Muslims began migrating to America in the mid-nineteenth century. More have immigrated in recent years bringing the Muslim population today to more than 400,000. Until recent years, the Japanese in California and Hawaii comprised the principal Buddhist communities in the United States. With the large influx of Southeast Asian refugees in the last decade, these communities have been strengthened and other Buddhist communities have been established throughout the country. Hindu communities can also be found in many areas of the United States in which immigrants from India have settled. Bahai temples have been established in several major cities.

b. CHURCH ROLE IN SPONSORSHIP

One area in which government and church have long worked together is in the resettlement of refugees. The United States government authorizes the admission of refugees but leaves it to voluntary agencies to resettle them, providing funds in partial support of agencies' efforts. Many of the voluntary resettlement agencies are church related and base their activities on their religiously motivated commitments to welcome and provide for newcomers to society. Through these cooperative arrangements between the government and the voluntary agencies, millions of refugees have been resettled in the United States and been given an opportunity to start new lives.

Regardless of the religious affiliation of your sponsoring voluntary agency or of any church, synagogue, group, or individual offering help, you should feel perfectly free to practice your own religion in the United States. If you ask those who are assisting with your resettlement to help you establish contact with representatives of your religion, they will be glad to do so.

B. CONCLUSION

In this chapter, numerous complex topics relating to the services, protections, and responsibilities refugees face in the United States were discussed. Refugees have the same freedoms and protections under law as any American citizen except they do not have the right to vote and are limited in some areas, such as out-of-country travel and military service. In turn, refugees are expected to take responsibility for their own lives, primarily through work and education, as soon as possible.

The political system in the United States is elaborate, and many Americans may not fully understand it. As refugees become more familiar with this system, particularly if they choose to apply for citizenship, they will gain a better understanding of how American legal and political practices affect them.

CHAPTER VI

HINTS FOR EVERYDAY

A. ASKING FOR DIRECTIONS OR HELP

If you are lost or need directions, do not hesitate to approach people for help on the street, in gasoline stations, or in stores. People are usually friendly and helpful. In an emergency, you may stop a police car, or have someone call the police for help.

B. PAPERS TO CARRY

You should always carry a copy of your Form I-94. You should also always carry the name, address and phone number of your voluntary agency. If you do not speak English, carry your own address, or the address of anyone you are about to visit.

C. THE CAR

Once you arrive in the USA, you will soon notice that the automobile is the most popular form of transportation. The purchase of an automobile is a major expense, to which it is essential you add the cost of insurance. You should not drive a car without first obtaining a driver's license and insurance.

D. TELEPHONE NUMBER INFORMATION

If you are unable to locate a telephone number, dial 411 to get information assistance. For information outside the local area, dial 1-(area code)-555-1212. Before you obtain your own phone, become familiar with the location of the nearest public phone in your neighborhood, and always keep numbers needed in an emergency handy.

E. ALCOHOL

Although alcohol is consumed in the United States, there are many laws regulating its sale and use. These laws vary from locality to locality, and in some parts are very strict. In all parts of the United States, driving while under the influence of alcohol is a serious crime. Doing so may result in imprisonment, fines, and/or loss of your driver's license. Children may not drink alcohol until they reach the age of 18, 20, or 21, depending upon locality, nor may young people under these ages buy liquor in stores. It is never impolite to refuse to drink liquor in the United States.

F. INFORMALITY

Americans tend to be very informal. In social situations first names are usually used. In business situations last names are used more often, especially before a formal introduction has taken place. Many supervisors and most co-workers may prefer to be called by their first name. Professional titles, such as "Doctor" (Ph.D.) are generally reserved for formal business situations. The smile is very important and is used in greeting both friends and strangers.

G. PRIVACY

Americans place a high value on personal privacy despite the informality of their lifestyle. People seldom visit each other's homes without calling ahead or being invited first.

Financial matters are considered to be private. It is considered impolite to ask how much someone earns or what he paid for his house, car, etc.

H. PUNCTUALITY

Time is highly valued. Americans try to be punctual and expect punctuality from others. Making and keeping appointments is necessary in private and public life. If you do not make an appointment before visiting a business office, you may not be seen, and if you cannot keep an appointment or anticipate being more than 15 minutes late, you should call and explain what has detained you.

I. SMOKING

Many Americans do not smoke, and they may expect others to refrain from smoking in their homes or places or work. There are also some restaurants and other public places, such as public buses, where smoking is prohibited or allowed in one section only.

J. PERSONAL HYGIENE

Most Americans bathe or shower every day, brush their teeth at least twice daily, shampoo their hair very often, and wash their clothes frequently. There are hundreds of products -- deodorants, mouthwashes, shampoos, and detergents -- especially formulated for these purposes.

K. TIPPING

It is customary to give a tip of 15% of the bill to a waiter in a restaurant or to a taxi driver. Ask your sponsor about other services for which tips may be appropriate. It is not appropriate to give money or tips, to a police officer or any government official in thanks for assistance.

L. WRITING NUMBERS

The number one is usually written with one vertical stroke. Americans write "I" not, "1".

The number seven is usually written without the bar: "7 " and not "7".

The hundred units are marked by a comma rather than a period, e.g. 5,600 - not 5.600.

Decimal fractions are written with a period rather than a comma, e.g. 9.85 - not 9,85.

M. MONEY MATTERS

The United States monetary system is based on the dollar. A penny (one cent) is the smallest unit of value. There are 100 cents in a dollar. The following is a list of the common denominations of U.S. money.

1. COINS

Penny (1 cent) -- 1¢ or $.01

Nickel (5 cents) -- 5¢ or $.05

Dime (10 cents) -- 10¢ or $.10

Quarter (25 cents) -- 25¢ or$.25

Half-dollar (50 cents) -- 50¢ or $.50

One dollar (100 cents) -- $1.00

2. BILLS

One dollar	($1.00)
Two dollars	($2.00)
Five dollars	($5.00)
Ten dollars	($10.00)
Twenty dollars	($20.00)
Fifty dollars	($50.00)
Hundred dollars	($100.00)

In combination, two dollars and thirty cents, for instance, is written $2.30.

N. WEIGHTS AND MEASURES

1. LINEAR MEASURE

1 mile = 1,790 yards = 5,280 feet = 1.609 kilometers

1 yard = 3 feet = 91.44 centimeters

1 foot = 12 inches = 30.48 centimeters

1 inch = 2.54 centimeters

2. SQUARE MEASURE

1 square mile = 640 (American) acres = 258.999 hectares

1 acre = 43.6 square feet = 4.8 square yards= 0.405 hectares

1 square yard = 9 square feet = 0.836 square meters

1 square foot = 144 square inches = 929 square centimeters

1 square inch = 6.45 square centimeters

3. WEIGHT MEASURE

1 ton = 1.016 metric tons

1 pound = 16 ounces = 453.592 grams

1 ounce = 28.350 grams

4. LIQUID MEASURE

1 gallon = 4 quarts = 8 pints = 3.785 liters

1 quart = 2 pints = 0.946 liters

1 cup = 0.285 liters

CHAPTER VII

AMERICAN HOLIDAYS AND SPECIAL DAYS

NEW YEAR'S DAY, JANUARY 1 - Legal holiday observed in all states.

MARTIN LUTHER KING'S BIRTHDAY, January 15 - This special day honoring the great civil rights leader is a national holiday observed in all states.

LINCOLN'S BIRTHDAY, FEBRUARY 12 - Legal holiday in many states.

VALENTINE'S DAY, FEBRUARY 14 - Candy,flowers and other tokens of affection are exchanged on this day.

WASHINGTON'S BIRTHDAY - The third Monday in February, in honor of the founder and first president of the United States. It is a legal holiday in almost all states.

ASH WEDNESDAY - The first day of Lent, a legal observance, generally in February or March.

ST. PATRICK'S DAY, MARCH 17 - Observance of the death of Ireland's patron saint.

APRIL FOOL'S DAY, APRIL 1 - Observed by playing jokes on unsuspecting people.

PALM SUNDAY - The Sunday before Easter Sunday.

GOOD FRIDAY - The Friday before Easter.

EASTER SUNDAY - The day Christians worldwide celebrate the resurrection of Christ.

PASSOVER, APRIL 5-13 - * A Jewish holiday known as the Feast of Freedom. It commemorates the exodus of Jewish people from Egypt and delivery from slavery.

MOTHER'S DAY - The second Sunday in May.

SHAVUOT, MAY 26-27 - * A Jewish holiday celebrating the giving of the 10 Commandments and the entire Torah.

MEMORIAL DAY - The last Monday in May, to honor the memory of the dead of all wars. The observance of Memorial Day originated during the Civil War.

FLAG DAY, JUNE 14 - Public holiday observed in some states. Commemorates the adoption of the flag (Stars and Stripes) by the Continental Congress in 1777.

FATHER'S DAY - The third Sunday in June.

INDEPENDENCE DAY, JULY 4 - Legal holiday observed in all states. The Declaration of Independence was adopted on this day, in 1776.

LABOR DAY - The first Monday in September. This is a day to honor American workers. This day usually marks the end of summer vacations. It is a legal holiday celebrated in all states.

ROSH HASHANA, SEPTEMBER 16-17 - * The Jewish New Year.

YOM KIPPUR, SEPTEMBER 24-25 - * A Jewish holiday celebrated as a day of atonement, marked by prayer, fasting and repentance.

SUCCOTH, September 30-October 7 - * A Jewish holiday marking the harvest and the festival of Tabernacles. The eighth day of Succoth is known as Shemini Atsereth.

SIMCHAR TORAH, OCTOBER 6 - * A Jewish holiday celebrating the Torah.

COLUMBUS DAY - The Second Monday in October, to commemorate the discovery of America by Columbus in 1492. It is a legal holiday in many states.

HALLOWEEN, OCTOBER 31 - A special day when children and some adults dress in costumes and tour their neighborhoods knocking on doors and asking for sweets. If they do not receive a treat they may respond with a harmless prank.

VETERAN'S DAY, NOVEMBER 11 - Set aside to honor the veterans of the U.S. Armed Forces. It is a legal holiday in almost all states.

THANKSGIVING DAY - Generally the fourth Thursday in November. A major holiday which expresses American thankfulness for the bounty of the earth. Thanksgiving dinner is a feast of traditional American foods like turkey, sweet potatoes, corn, and pumpkin pie. It is also a time for family reunions. Tradition states that this holiday was first celebrated by the original settlers. It is a legal holiday in all states.

CHRISTMAS DAY, DECEMBER 25 - This is both a legal and religious holiday celebrated in all states. It celebrates the birth of Jesus Christ.

---

* All Jewish holidays begin at sundown of the previous day of celebration and end at sundown of the last day of celebration. The dates of these holidays change every year since they occur according to the Jewish calendar, which is different from the one followed by the U.S.

CHAPTER VIII

THE U.S. VOLUNTARY AGENCIES

We hope this guide has answered some of your concerns. We wish you a long and happy life as fellow Americans.

Welcome, and good luck!

AMERICAN COUNCIL FOR NATIONALITIES SERVICE - ACNS
AMERICAN FUND FOR CZECHOSLOVAK REFUGEES - AFCR
BUDDHIST COUNCIL FOR REFUGEE RESCUE AND RESETTLEMENT
CHURCH WORLD SERVICE - CWS
HEBREW IMMIGRANT AID SOCIETY - HIAS
IDAHO INTERNATIONAL INSTITUTE
IOWA REFUGEE SERVICE CENTER
INTERNATIONAL RESCUE COMMITTEE - IRC
LUTHERAN IMMIGRATION AND REFUGEE SERVICES - LIRS
MIGRATION AND REFUGEE SERVICES -
    UNITED STATES CATHOLIC CONFERENCE - USCC
POLISH-AMERICAN IMMIGRATION AND RELIEF COMMITTEE-PAIRC
PRESIDING BISHOP'S FUND FOR WORLD RELIEF - PBF
TOLSTOY FOUNDATION - TF
WORLD RELIEF OF THE NATIONAL ASSOCIATION OF
    EVANGELICALS - WR